

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY

Vol. 54, No. 15

Two Sections

TORONTO, CANADA, FEBRUARY 11, 1939

Established A.D. 1887

10 Cents

THE FRONT PAGE—

IN SPITE of the very natural attempt of President Roosevelt's political opponents to make capital against him out of Mr. Hoover's Chicago speech, the real point of that speech was that it agreed with Mr. Roosevelt in practical conclusions while carefully differing from him in preliminary argumentation. For Mr. Hoover very plainly told the Rome-Berlin Axis that the United States would be against it, and actively against it, in the only sort of a war which the Axis could wage with any sort of hope for success, namely a war of frightfulness in the air. In so speaking, Mr. Hoover, as Mr. Lippmann has pointed out, went far beyond anything that Mr. Roosevelt has ever said. "If wholesale attack were made upon women and children by the deliberate destruction of cities from the air," said Mr. Hoover, "then the indignation of the American people could not be restrained from action." But this very wholesale attack upon women and children is the one form of warfare which the Germans have carefully equipped themselves to wage. It is the form of warfare, the threat of which was responsible for their success at Munich. It is the form of warfare which they and the Italians have been practicing on a laboratory scale in Spain. Without it they would never dream of going to war against France and Great Britain.

The difference between Mr. Roosevelt and Mr. Hoover, therefore, does not concern what the United States will do when the war is on. It concerns what the United States should do when the war is merely threatening. Mr. Hoover dislikes the policy of trying to determine who should be allowed to buy arms from the United States, and of imposing "economic sanctions" against nations of whose policies the United States disapproves. In substance he thinks that when the United States fights at all it should fight with its military strength, and when it does not want to fight with its military strength it should do nothing, and allow the normal processes of commerce to take their course, selling arms to nations which can get them and pay for them. In effect this is what it is doing at the present time except in the case of the Chinese, to whom it is also lending money because it sympathizes with them against the Japanese. But there is something mildly farcical about the whole American effort to find a formula to rationalize its behavior in the matter of supplying arms. What it wants to do, and will do whatever its formula may be, is to supply arms to the nations with which it sympathizes; and the case of China shows that it will stretch any formula which prevents it from doing so. And the Germans in four months have created more sympathy in the United States for France and Britain than all the propagandists in the world could have created in forty years. The billion marks which they extracted from their own Jewry for the Grynspan killing were worth a thousand times a billion marks to those against whom the Germans are preparing their armaments.

The Liberal Position

THE increase of sympathy and understanding between the United States and Great Britain has indeed been so great in recent months as to prove positively embarrassing in certain quarters. It has gone far beyond anything that could reasonably be attributed to the trade agreements in the negotiation of which Mr. King was a leading factor, and which his party has been relying upon to provide it with a durable and non-dangerous Imperialist slogan for its next electioneering adventure. The agreements have been literally elbowed out of the limelight by more exciting matters arising out of the American reaction to the German pogroms and other evidences of Axis ruthlessness and enterprise. It is even reported—in Conservative circles—that the King Government will not go to the country this year as it was evidently planning to do a few weeks ago; and it must be admitted that a postponement would seem to be wise.

In a pre-Munich world, the trade agreements, which we believe to be on the whole in the best interests of all three countries concerned, might conceivably have been dramatized into a fine gesture towards the economic solidarity of the English-speaking democracies. But we are living today in a world of gestures so much more vehement, and voices so much more raucous, than those of any commercial conference, that it will be impossible to get the public to focus much attention upon these agreements, especially if the Conservatives maintain what has so far been their official attitude about them as expressed by Dr. Manion in the Speech debate, namely that even when the United States-Canada agreement itself comes up for discussion in the House "I do not think we shall be able to judge as to its merits or demerits."

THE result is that the public attention is left entirely free to concern itself about other things, and those things will inevitably be the things selected by the Conservatives rather than the Liberals for making a noise about. Foremost among them will be the almost incredible inactivity of the Government in relation to unemployment. Even if Mr. King had not made a point of it in his pre-election addresses, it would still have been the obvious duty of the Government to secure a reliable registry of the unemployed, the lack of which is one of the chief reasons for the appalling unintelligence of all our efforts to deal with their situation.

The Bren Gun contract is also fairly sure to be a



CASTING SHADOWS BEFORE? This heavy German gun, grim trophy of 1914-1918, stands near the Winnipeg Barracks. It is here a peaceful subject for this remarkable reflection photograph.

major subject of discussion, and even the Broadcasting Corporation may give the Government some trouble. But the most serious charge of all, though one which it is difficult to reduce to exact terms, will probably be the charge that the complete impasse between the Dominion and provincial Governments in everything relating to the regulation of industry and the reduction of unemployment, which reduces Canadians to the plight of having to look to constitutional amendment as their only hope, could have been avoided by a more tactful and at the same time a firmer manner of dealing with the premiers of the Provinces.

But when all is said and done, Canada's policy in relation to war will probably turn out to be the deciding issue of the next election, and, as has happened before in our history, if the Government is defeated it will very likely be by a combination of those who hold that it is not sufficiently helpful, and those who hold that it is far too subservient, to Great Britain.

The Permanent Force

ONE of the great mysteries about Canada's defence policy is that while vast sums are being asked for defensive works, equipment and munitions, nothing is said about any increase in the strength of the Permanent Force which will have to occupy these works and use these munitions. It appears to us that in a time such as the present, when great numbers of able-bodied and intelligent young men are only too anxious to be provided with an opening leading not merely to a temporary job but to something that will give them economic security for the long-term future, it would be an excellent thing to increase rather substantially the size of the Permanent Force, which is certainly not out of proportion to the defence needs of the Dominion. It is no larger now than it was during the years in which we were hugging the delusion that universal peace was just around the corner and that a sort of police force under the orders of the League of Nations would guarantee international law and international order in every quarter of the world.

Perhaps the explanation is that expenditure upon defensive works and munitions contracts is popular, while expenditure upon a larger personnel would be viewed with suspicion in some quarters. If that

is true, all we can say is that a Government with any sense of responsibility should immediately embark upon an educational campaign to persuade public opinion of the desirability and advantage of a considerable addition to Canada's armed forces. The men can be obtained without the slightest trouble; there are two thousand of our best youngsters, all with matriculation certificates and in perfect physical fitness, now on the waiting lists of the various P.F. establishments.

Rural School Trustees

THE theory that small local units of administration are valuable in a democratic society because they provide an opportunity for the training of administrators is sound within limits, but it has limits. We fancy that those limits are considerably over-passed in the organization of school districts in most of the provinces of Canada. Not much is gained, we fear, from having a special body, specially elected, to manage the business of a small school or a small group of schools providing for the education of fifty or a hundred pupils. It would be interesting to have statistics of the number of important provincial and national politicians and statesmen who have begun their careers by serving as rural school trustees; but a casual survey of front bench members at Ottawa and Queen's Park leads to the conclusion that the number of such cases would be exceedingly small. Men with the character and capacity to go far in political life are not likely to begin by seeking to manage the affairs of a rural school, when there are other and more effective ways by which they can impress themselves upon their community.

If one in a thousand of the rural school trustees of Canada should develop into a front-rank statesman, we should consider it a good showing; and we should also feel reasonably sure that he would still have developed into a front-rank statesman even if there had been no rural school trustees for him to get his start with. What the rural school trustees really do for education is exemplified by the regulation adopted last year by School Section No. 10, East Zorra, in Oxford County, that it will hire no teacher who smokes or drinks. If the school legislators of East Zorra were really interested in the education of the children of that district, they would know that it

—NOTE AND COMMENT

is impossible to get men and women of any real strength of character to submit to such an invasion of their personal liberties, and that they are simply insuring that the children of East Zorra shall be brought up under the influence of a species of Yes-men and Yes-women who will impart their own character to those under them—unless of course East Zorra is fortunate enough to attract the services of teachers who are as fanatical as the school trustees, in which case the result will be quite different but perhaps equally deplorable.

The Soldier's Return

IT IS impossible not to feel a great deal of sympathy for the members of the Mackenzie-Papineau Battalion who have this week returned to Canada after a long and not inglorious campaign on the government side in Spain. Whatever their religious and economic beliefs, they went gladly and without any necessity into great danger for the sake of what they unquestionably believed to be the best interests of humanity and justice. They may or may not have been in error; but the assumption that they, and all others who fight on the same side as Soviet Russia, are malevolently seeking the destruction of the human race is too much for our credulity, and, we should think, for that of anybody except those who can pin their faith to such things as the Protocols of the Elders of Zion. That a considerable number of them held no communistic theories, and did not regard themselves as fighting for the triumph of the communist system, is evidenced by a letter which we print on another page.

Mayor Day was no doubt right in saying that the city of Toronto can do nothing for them at present in the way of relief, but we question the wisdom and good taste of his remark—if he made it—that they should apply to the Spanish government. We question equally the good taste, and even the wit, of the Montrealers who greeted them with a derisory Fascist salute; though men who have fought for a cause, however unsuccessful, are not likely to be much disturbed by the gestures of those who have never fought for anything.

Dictagraph Evidence

THE cases of dictagraph evidence cited by Mr. Justice Bigelow of the Saskatchewan Court of Kings Bench in our last issue appear to be on all fours with the Brandon case discussed in our columns a few weeks previously, except for the important point that in the Brandon case the dictagraph evidence was obtained while the prisoners were actually in custody, and by means of appliances fixed up in the jail itself. It appears to us that the distinction is somewhat vital, and that even if the desirability of dictagraph evidence taken under other circumstances is admitted, there still remains a considerable objection to the use of that instrument in the prison cells. If every prisoner incarcerated in jail is faced with the possibility of having every word that he utters listened to by the prosecuting authorities, it obviously follows that he cannot talk confidentially even to his legal adviser, unless he can get out of the jail. The problem is not quite so simple as to be solved by the dictum that no man will say anything that can incriminate him unless he is guilty. That dictum does not prevail in the existing law of evidence, which fully recognizes the possibility that a man may incriminate himself without being guilty; and that possibility must be borne in mind whenever we are considering the application of the existing law to new forms and types of evidence.

It is possible that if dictagraph evidence becomes a permanent part of the process for procuring conviction of crime, the defence may develop a more efficient counter-weight to it than it has employed up to the present. One of our chief reasons for distrusting dictagraph evidence is our conviction that juries are almost certain to ascribe to it a greater degree of inerrancy than it can possibly have. To a report by an ordinary witness, based merely on his memory, of a conversation held with the accused person, the jurymen can apply his own personal knowledge of the way in which conversations are likely to be distorted and forgotten. But the dictagraph method sounds like an absolutely mechanical and reliable means of recording the conversation; the average juror will think that what the dictagraph stenographer says was said must have been said in precisely those terms. He will not realize the difficulties of taking down a conversation, which is probably highly surcharged with emotion, and carried on in rapid and jerky sentences by participants who cannot be seen by the recorder and must be identified solely by voice.

The whole problem seems to call for the aid, not so much of a body of jurists to determine how the rules devised in the past should apply to things of which the authorities of the past never had the slightest conception, but of a body of legislators to determine what uses and what limitations are desirable in connection with the new method. At present a totally new kind of evidence is being employed, at the instigation of those who are most concerned in procuring a conviction, and is not being objected to by those on the other side of the courtroom, not because they admit its desirability, but because they can find no technical reasons in the old law of evidence upon which they can ask for its exclusion.

THE PASSING SHOW

BY HAL FRANK

ACCORDING to a combination of authorities, this Spring we may expect the early blooming of crocuses, tulips and war.

An old-timer complains that modern voices are strident and loud. If people of the older generation have softer voices it is because they never had to talk against the radio.

Two things to be warned against as deceptive at the present time: the mildness of the weather and the mildness of Hitler.

What is wrong with this simile: As lackadaisical as a radio news commentator.

There are now two undeclared wars going on in the world. The invasion of China by the Japanese and the invasion of England by the Irish Republican Army.

You have to give credit to the Irish terrorists, though. They have finally convinced the British of the necessity for feverish rearmament.

We are no great admirer of Premier King, but we have this to say for him. The world doesn't shiver with apprehension when he gets up to make a speech.

Another charming thing about Utopia is that the janitor will have become an electric push-button.

The problem of Canadian youth, of course, is how to put in the time until they are eligible for old age pensions.

If war breaks out this Spring we are positive that Canada will join with Great Britain. Anything like that which would prevent the King and Queen from visiting this country is going to make us fighting mad.

It seems that 1939 is going to be a year of surprises. Grover Whalen has announced that there are to be no nudes at the World's Fair and last week Mussolini failed to make a speech.

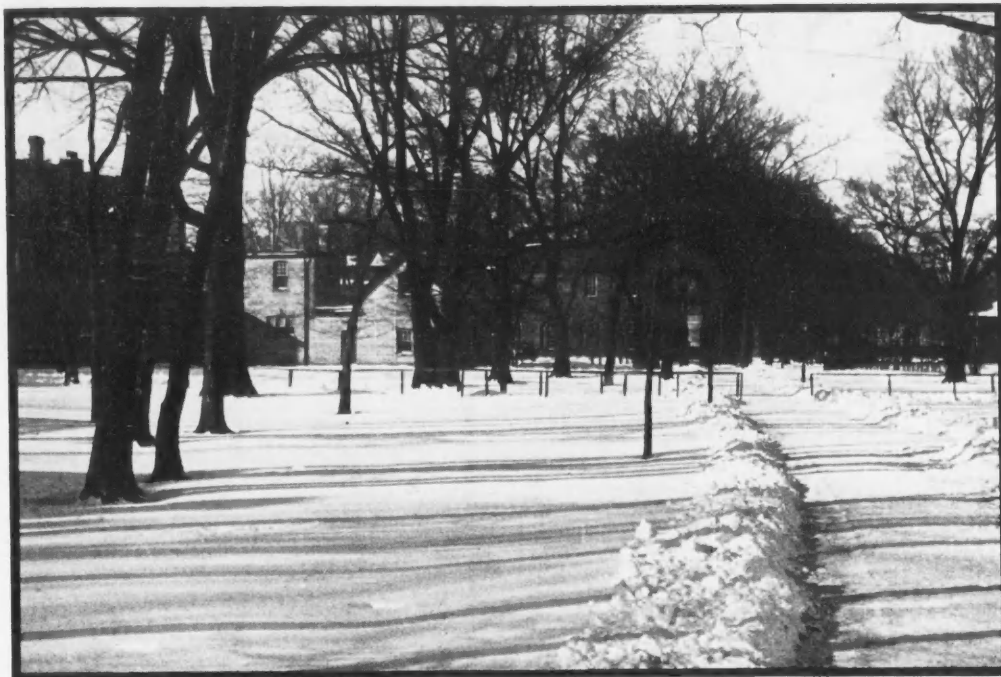
Handsome is as handsome does and the modern good-looker is the one who looks for a job and finds it.

This has been called the age of realism, but we doubt it. There are still a large number of people who believe that it is possible to reduce the tax rate.

Esther says she has been doing her part to assist in the British preparedness program. She says she's already knitted ten pairs of socks and is now on her eleventh.

WINTER BRINGS ITS BEAUTY TO THE CAMPUS of the University of Toronto and snowballs through the open window of many a student in residence. Here are two scenes, familiar to thousands of graduates throughout the country. Left, the driveway in front of Hart House, looking east toward Queen's Park. Right, the winding pathway north from University College to the new women's residences at Hoskin and St. George.

—Photographs by Dr. H. M. Towell, Toronto.



The Great Nazi Myth And Some Ways To Explode It

BY C. McFARLANE LAMONT

A FEW years ago the whole world was fear-ridden by the bogey of Soviet Russia. We had built up in our minds a sort of Soviet Myth. We saw the might of one hundred and sixty million people, set astride Europe and Asia, being strictly regimented for the purpose of dominating the entire world. At the same time we felt the force of a new ideology "boring from within" to revolutionize the democracies. This Soviet Myth created grave misapprehension among democratic peoples. We feared its power from without and within.

Today this myth has been divested of most of its terrors. We are coming to realize that there is grave inefficiency in the Soviet state itself both industrially and socially. The Soviet military might is no longer feared by its potential enemies nor relied upon by its potential friends as it was a few years ago. The drift of popular opinion in the democracies is away from the "borers" from within. Their technique is coming to be recognized as devised by Moscow and their efforts as directed by Moscow. Communists are coming to be known as a criminal element of society working to overthrow our established form of government by force and to substitute a minority rule of force. Consequently, the democratic peoples are proceeding from defence to attack, and will soon immunize themselves from this social disease of communism.

The Communist party has been formidable by reason of its method and not by reason of its numbers. When the method is recognized for what it is and its source is definitely exposed, the Communist party itself will be reduced to impotence.

AND now we have another myth just as potent and fear-producing as the Soviet Myth was a few years ago—the Nazi Myth. This new terror is all dressed up in a series of glittering successes—restoration of the Ruhr, remilitarization of the Rhineland, Austria, the Sudetenland. It is reaching out in prospect to Memel, Danzig, the Polish Corridor, Balkan domination, the Ukraine. Its writers and orators are claiming Denmark, Holland, Switzerland, Alsace and Lorraine, and part of Belgium, as essentially German nations which must become part of the German Reich. Even the U.S.A. is claimed as twenty-five percent German and ultimately to be dominated by German culture. France, the arch enemy, is marked for complete destruction, and the British Empire is to yield rich spoils, by "negotiation" if possible, otherwise by war or threat of war.

This great Nazi Myth has been enormously inflated by a terrific wind of propaganda. It is carried in effigy and paraded before the people of democratic countries by Nazi-inspired and Nazi-supported organizations. In other words, it is following almost exactly the pattern of the great Soviet Myth, which we have ceased to fear and began to disbelieve.

What is not generally perceived is that the great Nazi Myth carries in its very nature and being the same forces of self-destruction that have robbed the great Soviet Myth of its terrors, as I shall try to show. These forces are inherent in all dictatorships, in all régimes of a totalitarian nature. They are inescapable, because they proceed from the spiritual necessities inseparable from all régimes which live by coercion and grow by conquest.

Historically, dictatorships have always been military, since military organization is their first principle. Complete regimentation of the people demands military organization. Complete military organization demands complete regimentation. The cry in democratic states for laws providing for "conscription of wealth" in case of war is a recognition of this principle.

FIRST:—Nations completely militarized and completely regimented have always become sterile intellectually and culturally. Tammerlane and Genghis Khan left no cultural impress upon Europe. Military Rome left no cultural gift to Britain. The Germanic tribes which destroyed Rome were completely devoid of cultural growth until they settled down and devoted themselves to the arts of peace. The Nazi state is doomed likewise to intellectual death. States do not create—they adopt what free, independent minds within the state have pioneered and proven. It is therefore inevitable that every month that passes will see Nazidom less fertile in creative thought, even for the purposes of war, and the democratic states more powerful relatively in creative genius. You cannot force a nation to live and think within a rigid mental wall and expect its people to explore the country beyond the bounds. The country of the explorer, the discoverer, the inventor is beyond the bounds of present achievement, not within them.

SECOND:—No individual who ever lived, and no small group of individuals, is capable of managing for long the affairs of a complex modern state. Here in North America, where industrial organizations have grown to gigantic proportions, there are only a few men who are capable of managing them. And even those few have to gather around them many other men whose abilities and specialized knowledge are allowed free play within their particular spheres. The world has not yet produced a man or a junta of men who can manage a great nation. Stalin still has to use the spy, the prison, the concentration camp to retain his gigantic power. Yet with all his power he still cannot put leather shoes on his people—not even on his show people, the Intourist Guides. And it seems to be the opinion of those who are best informed that the Russian industrial organization could not support its army in a major war.

THIRD:—Regimented workers become less productive, man for man, than free workers. Ask any contractor who has experienced both kinds of labor if this is not true. When the incentive of personal advancement and personal gain is taken from the man, it is as if the fire should be taken from underneath the boiler. The steam goes down in the gauge. The productivity dies in the man. In Germany, in spite of complete employment, hours of labor have increased, real wages are lower, taxation mounts and the standard of living goes down. The democratic peoples are still the best clothed, best housed and best fed peoples of the world. This in spite of their economic difficulties, which are mainly due to the effect on world trade of the actions of the war-mad totalitarian States.

FOURTH:—No single man or small group of men can wield absolute power for long and remain sane—and "whom the gods seek to destroy they first make mad." All the dictators of today are doomed to go the way of Alexander, Caesar and Nero. Study the strummings of Il Duce before the camera, the wild gestures of Der Fuehrer as he is seen in moving pictures, his hysterical shriekings before the microphone. Is there not something definitely pathological there?

FIFTH:—Suppression of free expression of opinion releases the wild and uncontrollable power of rumor. It is a certainty that rumor is rife in the Germany of today. Suppressed inward apprehensions and doubtings—whisperings in the dark—tales told in secrecy. Free speech has made democracy work in Britain. Hyde Park has been the safety valve of the nation. God help Germany when the truth filters through and its people begin to doubt and whisper! The Totalitarian State must suppress free expression of opinion—and suppressed forces, human or physical, bring pressure and ultimate explosion.

SIXTH:—Every victim of unjust imprisonment means hatred in a score of hearts. Silent hatred it may be but all the more bitter for that. Siberia and the knout were the true parents of the Russian Revolution, as the Bastille and "lettres de

cachet" were the symbols of the French Revolution. Germany cannot escape the current of unexpressed revolutionary thought generated within her concentration camps and in the hearts of the friends of her murdered and tortured victims. Yet no Totalitarian State can exist without these means of suppression. They are a necessity of its very nature.

SEVENTH:—How long can Germany and the German people sustain the continually mounting emotional strain which is necessary to keep them marching in the Nazi pathway? Emotional cycles are a necessity of the human mind—of the individual and the nation. Exaltation brings depression. There's a gulf of emotional lassitude waiting for Germany. Yet Der Fuehrer must keep sending the emotional pitch of his people higher and higher.

EIGHTH:—It is said that the Nazis have had to train young lads of sixteen and eighteen to perpetrate the sadisms of the prisons and the concentration camps. It was impossible to train the kindly minds of older Germans to these brutalities. What is Germany to do with the host of legalized criminals she has thus created? These young sadists will remain as they are when, and if, the need for their work has ceased. What will Germany do with them? Killers must kill, sadists must inflict pain by the very necessity of their inner being.

NINTH:—As Germany extends her power beyond her borders, whether by conquest or by other means of domination, she will create new problems for herself—new opposing forces. And Germany will face these new problems with no experience in handling them such as the British possess. Britain has the schools, the trained minds, the ripe experience. Indeed Britain knows that completely subject peoples are no longer possible in the modern world. She knows that Empires in the old sense are out of date,—that the only kind of Empire that is possible is an Empire which exists by mutual consent based on common ideals and interests. She knows that "subject peoples" can be governed only in the best interests of the people themselves, that her suppressions must not be suppressions of the whole people but of those who would harm the people's well-being. Her military actions in India and Palestine can never be actions against all India or all Palestine, but only against those forces which would prevent ultimate unity and self-government. Thus there can be no parallel between the imperial success of Britain and that of Totalitarian Germany, which must use its necessary weapon of domination by force. Complication of Germany's problems is a necessity, therefore, of every step that Germany takes beyond her own borders.

TENTH:—Religion is a long way from being dead in the world. Yet organized religion must cease to exist if the Totalitarian ideal is to be realized. The two ideologies cannot exist together. The Soviet power knows this; it thought it had destroyed religion. Yet when Stalin announced that religion was again free in Russia even the young flocked to worship. Mussolini also realizes the

power of religion and moves against it with subtlety rather than with brute force. In Japan the chief religion is worship of the state. But worship of the state will not become dominant in Russia or Italy or Germany. Christianity has been there too long. It is not dead and will not die. There will be a war of the ideologies in Germany—the State against religion,—as long as the Totalitarian ideal is pursued.

FINALLY:—There is such a thing as World Opinion in our day. The radio and other means of swift communication have created it. It was mobilized against war in the single week prior to the Munich Conference. No nation can ignore it. The Nazis are organizing world opinion against themselves with that supreme genius of misunderstanding which was with Germany in the Great War and which has never left it. The mounting war budgets of Britain and the British Dominions and of all the democratic States are a direct consequence of a world opinion growing day by day more hostile to Nazi Germany.

No doubt Nazi Germany is formidable and dangerous. It may plunge the world into war. It may have gone ahead of its possible enemies in the armament race. It may even win more successes in force diplomacy and some initial successes in a major war. But these inherent weaknesses of the Totalitarian State are real and will work against Germany, perhaps not obviously but powerfully nevertheless, every month that the final test is postponed. So, while we must take the German threat seriously and prepare, we should prepare with confidence, sure of the end. We will do so the more effectively if we refuse to be dominated by the bogey that Nazi propaganda wishes us to believe in, and recognize it for what it is—The Great German Myth.

THE EDITOR'S NOTE BOOK

A. J. M. SMITH, one of the most brilliant of the younger poets and critics of Canada, and unhappily for Canada an exile in Michigan State College, has an article in the January *University of Toronto Quarterly* which will bring to Canadian notice several poetic voices to which we have not listened. His chief recommendations are Robert Finch and W. W. E. Ross. The latter is entirely unknown to Canadian editors, though he has published in *The Dial* and *Poetry*; the one example quoted by Mr. Smith is not by itself sufficient to sustain the suggested degree of enthusiasm. Robert Finch, one of the six writers in the volume "New Provinces," is well represented in the latest anthology (Miss Bennett's "New Harvesting," which Mr. Smith does not appear to have seen), and deserves all the praise he gets. Next to these Mr. Smith places the able members of the satirical and proletarian (and satirical-proletarian) groups of *The Canadian Forum*, some of whom are well known to SATURDAY NIGHT readers: L. A. MacKay, A. M. Klein, F. C. Scott, Dorothy Livesay and Leo Kennedy. Nor does he omit due praise for E. J. Pratt. What he has to say of the Canadian critics and their "love of the lush phrase" is too, too true. We need Mr. Smith (he is a McGill graduate) back in Canada.

THERE are 115 pages of postoffices in the Canadian Almanac for 1939, which is just out and is only eight years short of being the hundredth issue. The postoffices begin with Abasand in Northern Alberta and end with Zwicky, which is in the Kootenay part of B.C. They include nine pages of Saints, and six places designated as "Rear" So-and-so—Rear Christmas Island, Rear Judique Chapel, Rear of Black River, and the like. All the Rears are in the Maritimes. There is a postoffice called Petite Chockpish.

Three Rivers has a club called the KI-8-EB Club, but it may also be spelled Ki-huit-ob, which seems easier. There is no duty on church bells entering Canada from the United States. "Antiquities" over one hundred years old enter Canada free, but do not try to bring in Napoleon brandy under this heading. C. L. Patch is the Dominion Herpetologist. J. L. Steele of Russell, Ont., is the Grand Master of the Grand Black Chapter of British America of the Royal Black Knights of Ireland. 1,340 bank branches have been closed since 1920; there are still 3,336 left. Seven Provinces have censors, but the Dominion does not admit that it has one. Infant mortality in Australia is 41 per thousand births, in Quebec it is 100; as a place to be born in Australia would seem better, but of course those who are born there don't know that at the time.

We have garnered these and many other facts from the almost seven hundred pages of this astounding volume, which includes along with much other information the names of practically all the public officials, practising lawyers, church dignitaries, educationists and senior military officers in the Dominion. It costs \$6. We have detected one error; Senator Hugessen's name is misspelled.



SO GREAT IS THE NEED for air observers and gunners to man the rapidly expanding Royal Air Force, particularly the new multi-seater craft, that a special training school has just been opened. Here is final instruction to a class before leaving the ground to carry out live firing practice in the air.

The Italians Pronounce Judgment

BY F. H. D. PICKERSCILL

CHRISTMAS-TIME is a bad season to see Italy, the country of sunshine and so forth, but there were certain compensations. It was the moment to see the first flush of what the Italian newspapers call "the cultural effects of the Rome-Berlin axis." It was also the moment to see the Italians at work on some of their other neighbors: France, and (in view of Italian interests in Latin America the word "neighbor" seems reasonably exact) the United States.

The new cultural affinities with Germany are represented mainly by two currents. The first might be described as a tendency to mutual back-scratching; the second, the awakening of the Italian consciousness of Italy's Aryan heritage. Expressions of the first can be seen in any book-store. Side by side with books by Italians on Hitler or the New Germany are displayed with monotonous regularity books by Germans on Mussolini or the New Italy.

THE other side of the newly discovered affinity is more striking. Here the Italians merely imitate the German material, giving it a characteristically grand-opera touch. One periodical, a magazine for Fascist youth, gives a list of the articles of the Racial Faith. Not content with pure Aryanism one of these articles of faith claims that the Italians are of pure Nordic stock, basing the claim on the Lombard invasion. But above all this kinship with Germany is expressed in a fellowship of hate. Anti-Semitism, which began its career in Italy with modest feelings about a year ago, has braved the opposition of the Catholic Church and has now reached a noisy peak in popular literature; it is beginning to bear fruit in mild social oppression and in endemic outrages. Signs such as "Christian shop" or "Aryan shop" are beginning to appear: there are two or three to be seen in Rome. As yet however the Italian bark has been much worse, or at any rate more noticeable, than the bite. The anti-Semitic literature is highly melodramatic in character. A Roman "cultural" (this word is almost as offensively prevalent in Italy as in Germany) weekly, *Quadrivio*, published an article in its New Year's number entitled "The Wailing Wall," in which the familiar note of Italian journalism, bombast arranged to look like a syllogism, is seen to such good effect that some of the article deserves quoting:

"HEBRAISM is fundamentally atheistic. It was so at the time of Moses and the Prophets, who had to expend the most herculean efforts to win back to God the faithless 'traitors to Jehovah.' The



MORE IRISH THRUBBLE

atheism latent in Judaism then broke out in the murder of God at Calvary. . .

"An arid and desolate materialism has seduced and stifled the spirit of Israel through the centuries. That is why, in the attempt to create the Kingdom of Zion now in the twentieth century on the very soil of the Prophets, the Zionists have built in Jerusalem not a temple, but a university. This is symbolic. . .

"There is a wailing wall in Italy too, for the use of our so-called pietists. It has just been erected by the cunning hand of the Jew in every one of our beautiful Fascist cities, commanding the tears of our flaccid and spineless pseudo-Christians. The rôles are exchanged in this comedy: in Jerusalem the Jews pretend to wail; here our feeble little Jew-loving Christians wail in all seriousness. . .

"Pietism is an antifascist left-over masking as weak-chested bourgeois humanitarianism, smelling of Nitti and Sturzo. Let us sweep all this away without mercy, in the Fascist manner. No tears. The race will not stand tears.

"The Italian race will not stand any wailing-walls."

The tone of this article, is, except for the rather elaborate phrasing of the literary periodical,

characteristic of this season's fashions in Italian thinking. It will be seen that here as well as in Germany the anti-Semitic tendency of Fascism contains within itself the germs of further conflicts with the Church. To date in Italy the battle has largely been a matter of offensive attacks on the part of the Fascist press followed by protests from the Catholic press. The number of Jews in Italy is so small that one wonders what is at the root of this policy of antagonizing all the religious elements in the country by this aping of Hitlerism.

Aping and bad imitation seem to be the most important elements in Italian Fascist self-expression. What the Germans can do with terrible adroitness and effectiveness seems to catch the eye of the Fascist press which follows suit with bombast and buffoonery. So also the Italians' demands for Djibouti, Tunisia, Corsica and Nice. The Italians have not even the tenuous thread of a Sudeten-problem to hang by. The number of Italians in Tunisia is minimal and the Corsicans, far from being Italian, are well known to be about the most fanatically nationalistic French in existence. However all the newspapers treat the populace to accounts of French terrorism in Corsica and the brutal persecution of Italians in Tunisia, and one man, after telling me that war with France in May was inevitable, gave me statistics on the number of Italians murdered in Tunisia every day. Here again, where the German propaganda in September had just enough truth behind it to make it revolting and almost terrifying, the Italian efforts are merely comic.

THE attacks on France, though they have this as a foundation, do not restrict themselves to it as a subject but are more general in character. The slightest unpleasant incident taking place in France is given front page space with a vigorous headline. Some time ago one of the hundred Breton separatists got out of hand and blew up a monument to Franco-Breton unity at Rennes. This was made the occasion for a page-long historical article in the Roman paper *Il Lavoro Fascista* of January 4, with the following title: "Does There Exist A Breton Irridentism? The Persecutions by the French of the Proud People of Brittany." The generally decadent and non-Fascist mental temper of the French is explained in the *Popolo di Roma*, December 31, in an article entitled "The Tribe of Judah and the French Press," which sings the old tune of the international Jewish conspiracy to corrupt people's minds in the so-called democracies, etc. In the article there is a neat example of the witty method of bringing home a point. Whenever the name of the French statesman Blum was mentioned he was referred to as "Léon Karfunkelstein alias Léon Blum."

The following frontal attack which appeared last month in the *Tevere* bears quoting:

"We Italians today can spit in the faces of the French, of all the citizens without exception of that vicious republic, and for the following reasons:

"1. Because we have repeatedly demonstrated to the French that they owe their deliverance in the Great War to Italy and to Italy alone; to her they owe the security of their capital shamefully abandoned at the first shots by the group of dishonorable cowards who at that time constituted the so-called government. . .

"2. Because they know that Napoleon was an Italian who made France an Italian colony, but who never had any other idea than to turn Italy into a kingdom. . . The French seem to have forgotten this and in order to awaken their slack memories it appears that the only system is to refresh their memories by spitting in their faces.

"3. Because the bravery of Italian soldiers no longer needs to be demonstrated, and because it is proven by the dead of Bligny who lie under the infamous French soil.

"4. Because, taking everything into consideration, the spit of an Italian is worth more than the French citizen towards whom it is directed. And generally speaking the Third Republic is not worth many Italian spits."

THE other principal butt of Italian ill-humor at the moment is the United States. The two immediate causes seem to be the Pan-American conference at Lima and the American program of defense. Both are interpreted as direct thrusts at Fascism: the first as being a plot to "separate us culturally and commercially from our Latin cousins in America"; the latter as a direct result of the failure of the Lima conference. "War Psychosis or Pretext to Fatten the Cannon Merchants? After the Fiasco of Lima, the United States continues to spread the panic fear of aggression." (*Il Lavoro Fascista*, Jan. 4). According to the Florence paper *La Nazione*, Jan. 6, the real inspiration of American defence measures is again the Jewish conspiracy against Fascism, which is adopting this means to stir up war-feeling in the United States.

Here also as well as against France the attacks assume a more general nature. American society,

Dependable Trust Service

Enquiries and confidential interviews invited.

Crown Trust Company

J. Ragnar Johnson, Manager

80 King Street West

Toronto



In Montreal

the Windsor is the center of the business and social life of the city. It is famed for the quality, variety and excellence of its cuisine and is the home of the leading Service Clubs. Men of affairs naturally stop at the Windsor because of its reputation for dignified comfort and unobtrusive, courteous service.

The Windsor
on Dominion Square

J. ALDERIC RAYMOND, Vice-President

FROM WEEK TO WEEK

The First Jew in Canada

BY B. K. SANDWELL

IT IS more than a little surprising to find the biography of the first important Jew in Canada being written by a French-Canadian. However, Aaron Hart, the individual in question, settled in Three Rivers, which is a pretty French community; and the chief material for his biography is the records in the vaults of sundry notaries and lawyers of that city, all of them French-Canadians, and in the archives of the local Seminary. The author, Mr. Raymond Douville, had already produced a lively piece of slightly imaginative biography in the shape of "La Vie Aventureuse d'Arthur Buies"; and in "Aaron Hart: Récit Historique" (Editions du Bien Publique, Three Rivers) he has executed a vigorous and consistent portrait of a man with all the accepted qualities and defects of his race developed upon a heroic scale. He appears to have approached his task without prejudice, and to have executed it without dislike.

Nevertheless we could wish that "Aaron Hart" had not appeared, in French, at this precise moment of Canadian and world history. The attack upon the Jews, that easiest and most unscrupulous of all methods of undermining the fundamental concept of democracy, that the rights of human beings are not dependent upon race, creed or color, is so widespread and so successful at the moment, that those who wish democracy to survive will beware of adding to the weapons of the attackers. And Mr. Douville, possibly without intending it, has certainly added to the anti-Semitic armory in French Canada. Yet it is very doubtful whether the events for which his Aaron Hart will be hated by all French-Canadians who read the book are due to the character of Hart himself, or even to his racial origin; they may well be explained as part of the inevitable process of the decay of a mediaeval manorial economy, out of date even before the taking of Quebec by the British, and its supersession by a commercial one under the leadership of the Scottish and English merchants who speedily filled up the port towns.

Fisher in Troubled Waters

HART had very influential friends and connections both in England and New York, and was unquestionably of the class of Jews who delight to fish in troubled waters. He came to Canada from New York as Commissary Officer in the army of Amherst; and he is credited with having formed a battalion of the 60th Royal American Regiment, which battalion contained several other Jews of Spanish or Portuguese origin, some of whom also remained in Canada and founded families which like Hart's rose to wealth and distinction. When peace came he engaged in the fur trade, and succeeded greatly owing to his command of ready cash and his excellent judgment of the men whom he employed. In the Revolutionary War he purveyed supplies for both sides with great impartiality, but committed the error of thinking that the Americans would ultimately win Canada; he therefore accepted payment from them in "continentals," and spent years trying to get reimbursement from the United States government when these notes proved worthless.

BUT the great grievance of French Canada against Aaron Hart will be the part that he played in the economic downfall of sundry landed proprietors of the Three Rivers district, and in particular of two or three *grands seigneurs* of the Old Régime who had stayed with the country after the fall of New France and who found themselves unable, in the new conditions, to raise the revenues

which they needed to keep up their seigniorial state. Unaccustomed to easy credit, these great nobles were persuaded to borrow from Hart, at rates of interest which occasionally rose to 12 per cent.; and as they never dreamed of adjusting their scale of living, and their incomes went on diminishing, there was but one possible end: foreclosure and dispossession. There is a pathetic letter from the son of the aged Chevalier de Niverville, imploring Hart not to proceed to sell up the family estate; thanking him for "the advances that you have had the goodness to make for the support of our house," offering a new scheme of payment, and concluding: "If, Monsieur, you will have the goodness to accept this offer you will restore tranquility of mind to my father and to your very humble and obedient servant, J. Niverville (son)." Of another noble family, chief benefactors of the Franciscan monastery of Three Rivers, Mr. Douville writes: "Alas! less than half a century (1750-1800) had sufficed to make this family an easy prey to the Harts."

Lords and Money-Lenders

THAT there is real tragedy in these events cannot be denied. But the transition from one economy to another was inevitable and on the whole beneficial. It was a transition from an economy in which money and credit were unimportant, and a feudal relationship existed between the tillers of the soil and the lords of the manor, to an economy in which everything was regulated by market price. The lords had no skill in this sort of economy and were speedily worsted by the "business men"—among whom the few Jews then in America were pre-eminent for their exceptional energy, judgment and cash resources. Their ability to make a little cash do five times as much work as ordinary people could get out of it, by means of a sort of inter-family banking system, had much to do with their success in a time when public banking was unknown. The first bank in the United States was founded in 1781; a private bank was started in Montreal in 1792, but the Bank of Montreal, the first public one, did not begin until 1817.

Canadians are not as yet accustomed to having their financial magnates, even those of more than a century ago, written up with this degree of candor, which is usually reserved for politicians. It is true that Lord Strathcona was the subject of a somewhat acrimonious volume by W. T. R. Preston, but it was his political operations that earned him that distinction. It seems a pity that the first "candid biography" of a Canadian business man to appear in the French language should be concerned with a Jewish money-lender, even if Mr. Douville has been fair enough to include the testimony of the Ursuline nuns, recorded in the first volume of the "Histoire des Ursulines" (so designated in this book, but more properly titled "Ursulines de Québec"): "The name of Mr. Aaron Hart has remained very popular in this establishment. Our former mothers still speak of the piping hot meals which he used to send to the community. . . and they invariably conclude by saying: 'This gentleman was a great help to the sisterhood.'"

J. M. Gibbon prints in his "Canadian Mosaic" a portrait of Hart (source not mentioned), which reveals him as a very handsome and refined-looking man with a good taste in clothes. Several of his descendants won distinction in letters and the professions. A son was twice elected to the Assembly for the borough of Three Rivers but was denied the right to take his seat owing to his religion.

SUCCESSION DUTIES

SUCCESSION DUTIES raise three important questions. How much will they be?—will my estate have the money or liquid assets to pay them within the time set by law?—what effect will this tax have on my plans? We invite you to consult our officers who have a practical knowledge of the working of Succession Duty Acts in the various Provinces of Canada. They will be glad to estimate the amount of Duty for which you should make provision, and to discuss your estate plans, as they may be affected by this tax, in the light of this Corporation's long experience as executor and trustee extending over half a century. Your inquiries will receive prompt attention; they will place you under no obligation.

THE TORONTO GENERAL TRUSTS CORPORATION

ASSETS UNDER ADMINISTRATION . . . \$237,000,000

represented as ruled exclusively by gangsters and Italophobe movie-magnates, is having an insidious influence on European life which good Fascists must take every means to stamp out. Americans and Canadians, subjected as they are to gangster film after gangster film, may consider themselves supremely conscious of this American institution. But I have never been made so conscious of it as I was in Italy. Virtually every newspaper article on the United States drags gangsters in somewhere.

THIS is the manner in which the New Italy expresses itself. No doubt in contrast to the accounts which they get of life in France, America and Russia the Italians feel that they have reached an extremely high level of civilization. One wonders however where such a technique of grandiloquent bluster could have been developed, until it is recalled that it is a proper part of the country's tradition. After all, a large part of the technique of self-glorification of the Renaissance Florentines consisted in the vilification of the Transalpine Middle Ages, in the process of which they helped to create the myth of mediaeval barbarism. It appears that the modern Italians have not yet had this much success outside the country, at any rate.

THE WEEK IN CANADA

Keeping the Bren Gun Powder Dry

ON JANUARY 13, Justice Henry Hague Davis's 52-page Bren gun report was tabled in the House of Commons. Referring to the contract which the Federal Department of Defence and the British government had with Major Hahn for the manufacture of 12,000 Bren machine guns, the report declared that it was valid, absolved anyone connected with it from the stain of corruption. But, shunning the political wash tub, Justice Davis declared that Parliament would have to wash its own dirty linen. Since then the Opposition has

endeavored to make every day wash day in the House of Commons.

Last week Grant MacNeil, C.C.F. member from Vancouver North told the House of Commons that an attempt had been made to intimidate him into dropping his motion to refer the Bren contract to the Public Accounts Committee. National secretary of the Great War Veterans' Association in 1925, Mr. MacNeil declared that he had been told that information reflecting on his honor would be revealed in connection with the affairs of this Association if he persisted in his efforts to probe the report further. Prime Minister MacKenzie King immediately asked for the names of MacNeil's blackmailers, declared that if the Member did not proceed with his motion the government would. Late last week the report was submitted to the Public Accounts Committee which was given the widest investigating powers.

Five-point reference to the Committee on Public Accounts, as moved by belligerent Mr. MacNeil: (1) Whether or not the possibilities of public manufacture of the Bren gun had been fully explored; (2) whether or not individuals examined at the inquiry made accurate statements; (3) whether adequate reasons existed for the failure of the inter-departmental committee — created to examine munitions contracts—to report back to the government when the system of supervision of contracts fell down; (4) whether the procedure followed in negotiating the contract protected the public interest; (5) whether adequate steps were taken to ensure proper discharge of the responsibility assumed in the selection of a favored contractor. So, as the week drew to a close, Opposition members kept their powder dry, determined not to shoot until they could see the whites of the Government's eyes.

Surprise:

OF THE WEEK was the announcement made by Captain W. J. Osborne Dempster, Toronto Conservative, that he would contest the East Simcoe riding with Ontario Conservative Leader Colonel George Drew. A first-class surprise was this for Colonel Drew's supporters expected him to coast into Parliament on the wheels of the resignation of former Conservative Cabinet Minister William Finlayson, down the gently-sloping hill of a Liberal declaration that no candidate from that party would be appointed to oppose him in the East Simcoe riding. Captain Dempster's reasons for entering the race: to return to voters in the East Simcoe riding the democratic right to say who shall represent them; to oppose Colonel Drew as a man who had "attempted to destroy one of the bulwarks of democracy, the two-party system." Pontificated dark horse Captain Dempster: "I have entered the East Simcoe by-election in defence of democracy, loyalty, and the right to self-determination." The election will be held on February 27.

Refused:

BY THE CANADIAN BROADCASTING CORPORATION, acting on the advice of the federal department of health, permission to broadcast a speech on venereal disease given by Dr. Donald H. Williams, British Columbia director of venereal disease control, at the Hotel Vancouver, Vancouver, B.C. Last minute appeals to C.B.C. Gen-

eral Manager Gladstone Murray were unavailing, and the half-hour speech went unheard by the radio audience. Ira Dilworth, regional director of the C.B.C., said the Corporation would have permitted the broadcast on a provincial network if the federal department of health had endorsed it. Said he: "Our regulations are that talks on venereal disease may not be broadcast unless they are approved by the department of health. The department took exception to certain parts of the address."

Signed:

LAST WEEK by Chief Justice R. S. Robertson, administrator for the Province of Ontario, a formal proclamation setting Wednesday, March 8, for the opening of the second session of Ontario's twentieth Legislature. Expected to return from his Australian jaunt on February 24, Premier Mitchell Hepburn—health permitting—will lead the Liberal Party and the House through the entire session. New Ontario Conservative Leader Colonel George A. Drew—Simcoe East electors permitting—will head the Opposition. Because of the lateness of the sessional start this year, adjournment of the House over the Easter period of early April will be necessary.

Preparations:

FOR THE NEXT Dominion general election go forward steadily at the chief electoral office, Ottawa. Last week a 381-page book of election instructions prepared by Jules Castonguay, chief electoral officer, came from the King's Printer. A week ago, the names of the new returning officers were announced in a special issue of the Canada Gazette. So many changes were made in the Elections Act last session that the new book of instructions will require careful study by all those engaged in the forthcoming campaign. And new voters' lists are being prepared. In each electoral district, enumerators will tally forth in pairs, with one Conservative and one Liberal in urban polling divisions to obtain the names of all men and women entitled to vote. The enumerators will wear bronze badges for identification. In rural polling divisions, the lists will be prepared by only one enumerator who will be selected and approved by the returning officer. For every elector's name included on his list, an urban enumerator will receive 7 cents. Rural enumerators will receive 9 cents per name. Deputy returning officers receive \$7 for acting at an ordinary poll, and the D.R.O. for advanced polls, which lasts 3 days, will receive \$15.

Newest:

DEFENCE UNIT and the Royal Canadian Navy's volunteer arm, stout little fishing boats from the towns and villages of the British Columbia coast followed H.M.C.S. "Skidgate" out to sea from Esquimaux, Vancouver Island, last week as they commenced their training period. Lieutenant-Commander D. Donald, R.C.N., will instruct some 200 fishermen in gunnery, mine-sweeping, signalling, naval navigation and naval routine. Skipper Bill Hart expressed the sentiments of most of the seamen with, "We'll be useful. The British fishermen did a pretty good job of work in the North Sea and the English Channel in the last war. We could do the same out here." Pointing to the snapping blue ensign at the stern, he grinned: "We're in the service now." This service will be restricted to fishing boats, and training extends over a 26-day period when the herring, cod, salmon and halibut fishing is slack. Training fees range from \$48 to \$125 per year, plus traveling expenses.

Promised:

BY FEDERAL HEALTH MINISTER POWER in the House of Commons, a ban on the importation of all articles likely to be infected with anthrax germs. A week ago it was discovered that a shipment of Japanese shaving brushes which passed through North



Photo courtesy Canadian Transportation.

Lightness steps up Performance

Aluminum

eliminates 34,128 pounds of DEAD WEIGHT

Lighter construction that cuts costs, increases revenues, makes for better, safer service, is the keynote of the new motor coaches of Canadian American Trailways, Windsor, Ontario.

The three 26 passenger coaches illustrated have a total weight of 31,872 pounds. They replaced three 29 passenger units weighing 66,000 pounds.

ALUMINUM used for roof and side panels, engine and other castings, railings, fittings, etc. . . eliminated 34,128 pounds of DEAD WEIGHT!

Write the Company at Toronto or Montreal for full particulars

ALUMINUM COMPANY OF CANADA, LIMITED
TORONTO — MONTREAL

Aluminum
FOR LIGHTNESS — DESIGN — COMFORT — SAFETY

Dakota to New York, had been contaminated with anthrax germs. Several shipments seeped into Canada, causing no small concern and a great deal of flurry among federal and provincial health authorities. Except for a few stray germs, most of the elusive consignment has been accounted for.

Died:

Atkinson, William, Chilliwack, B.C., Minister of Agriculture in the Tolmie government (70). Baldry, H. J., Toronto, Ont., president Calladine & Baldry Company, Ltd., steamship and insurance agents (74). Bonhomme, Joseph, Montreal, Que., automobile dealer, former carriage maker (72). Horn, W. L., Toronto, Ont., managing director of the Grinnell Company of Canada and the Ontario Malleable Iron Company (67). Landry, J. H., Montreal, Que., district engineer of the Federal Public Works Department. Meunier, Theodore, Montreal, Que., president Assurance Underwriters' Association (68). Robitaille, Arthur, Quebec, Que., author and professor at Laval University (54). Slater, A. E., Napinka, Man., pioneer, first mayor of Napinka (77).



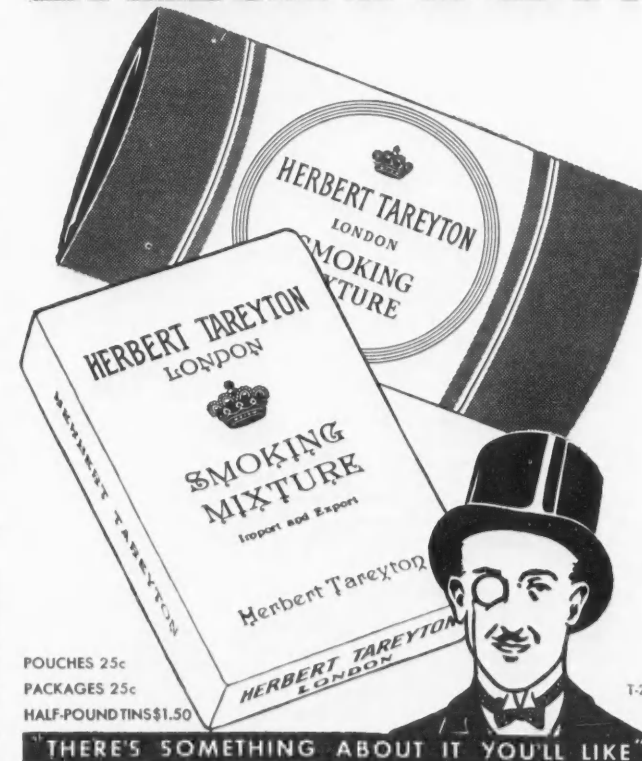
Fred W. Matthews
Funeral Service COMPANY, LTD.
665 Spadina Ave., Toronto
Kingsdale 2101 and 2102

You may come in at any time without obligation and ask any questions pertaining to funerals and costs. Our large Display Rooms, where prices are plainly marked, is always open for your inspection.

Established 1893
NO BRANCH OFFICES

Chapel Service at No Extra Cost.

HERBERT TAREYTON



POUCHES 25c
PACKAGES 25c
HALF-POUND TINS \$1.50

"THERE'S SOMETHING ABOUT IT YOU'LL LIKE"

Engravers of Securities
for more than Seventy Years



**BRITISH AMERICAN
BANK NOTE COMPANY
LIMITED**

The Old Canadian Company

HOWARD W. PILLOW
President

CHARLES G. COWAN
Vice-Pres. & Man. Dir.

G. HAROLD RURLAND
Sec. Treas.

HEAD OFFICE - OTTAWA
262 Wellington Street

511 Place d'Armes
MONTREAL

1110 Montreal Trust Bldg.
TORONTO

BEFORE YOU INSURE — CONSULT
**CONFEDERATION LIFE
ASSOCIATION**

HEAD OFFICE

TORONTO



CARTOON OF THE WEEK: Ivan Glassco, in the Hamilton, Ontario, Spectator, sets government spending to the tune of a Christmas song. Mr. Glassco: "Oh what fun it is to ride in a one-horse open sleigh!"

THE NATION

When Does Canada Go to War?

BY R. W. BALDWIN

POOR Mr. King! Belabored at one moment from the Conservative ranks for betraying Canada and the Empire, he faces a withering attack, the next moment, from the same quarter for his Imperialistic stand, an attack which sets his own followers thumping desks vociferously.

In fact, the only man in the House on whom the Prime Minister now seems able to depend for support of his foreign policy is the new leader of His Majesty's loyal Opposition, Dr. Manion.

For years the Liberal party has been attempting to build up a foreign policy which was just sufficiently less Imperialistic than the Conservative philosophy to keep the temperamental voters in Quebec playing ball with it. For a time it seemed as though Mr. King had succeeded. His philosophy was something like this: When Britain is at war Canada is at war but Canada is an autonomous nation so that if Canada does not want to go to the help of her ally, Britain, there is no reason why she should do so. And whether she wants to or not is a matter for Parliament to decide. But the real gem of compromise came in the Imperial defence policy itself, which ruled that each member of the British Commonwealth of Nations was to be responsible for its own defences. This could almost be translated for French-Canadian consumption into "every nation for herself and the devil take the hindmost." So Canada's present defence program was evolved to look like something to which the most nationalistic of French-Canadians might subscribe.

DR. MANION, with his eyes even more eagerly trained across the Ottawa River and owing not a little of his leadership success to French-Canadian support, has been walking warily, even subsiding passively to the King's creed. But now after Mr. King and Dr. Manion have taken all this trouble, there are signs that both may be left waiting on the Quebec doorstep.

Last week Georges Heon, Conservative member for Argenteuil, made his contribution to the Throne Speech debate. He charged that the Liberal Government's Imperial stand had reduced Canada to the status of a colony at the beck and call of England; that this country was shackled to whatever war-threatening European commitments a British Government might make.

Mr. Heon is reported to have been the greatest single force in swinging the Quebec vote behind the Manion banner at the July Conservative Convention, but Dr. Manion sat staring straight in front of him, listening to his Quebec henchman in worried silence, as he jumped from one Conservative indiscretion to another. Across the aisle of the House the Prime Minister leaned back, one hand lying nonchalantly along the arm of his chair while French Liberals loudly supported their Conservative compatriot. So far neither leader has openly mentioned the incident. Both are giving an efficient exhibition of passive unconcern.

MEANWHILE there has appeared on the order paper the shortest, simplest and clearest private bill that the present session is likely to see. In a brief preamble and a single clause it says that, regardless of British conditions, Canada is not at war until His Majesty on behalf of Canada and with the advice of his Canadian ministers has declared war. The author is Joseph T. Thorson, Western Liberal from Selkirk, Manitoba, who at present is dividing his time between Canada's business at Ottawa and bringing order into the finances of the city of Winnipeg. Mr. Thorson served with the British Expeditionary Force in France after taking his Oxford degree at New College on a Rhodes scholarship. He is a barrister of the Honorable Society of the Middle Temple, London, and a former dean of the Manitoba Law School. So when Mr. Thorson says there is no suggestion behind his bill of anti-British sentiment or of breaking Empire ties one is forced to believe him.

For the rest, his legislation is characteristic of its author, intense, logical and intolerant of shilly-shallying. Nevertheless we suspect very privately that Dr. Thorson, whose sense of humor is sometimes too subtle, may have had his tongue somewhere in the vicinity of his cheek when he was writing it. The Selkirk member is going to do his best to force a debate and a vote on his bill. If he

succeeds both procedures are likely to cause a little squirming in the ranks of a least two parties.

THE more serious aspect of all this is the growing threat of a new nationalist group in Canada's Parliament. Whatever the nature of Mr. Heon's impulsive contribution to the debate he uttered one ominous truth when he declared that Canada's foreign policy was an inevitable issue in the next election. There is no longer much doubt where the French Canadian group will stand and there is plenty of indication that they may find support west of the Great Lakes.

The nationalist group which some observers see developing into a separate national party is the worst of misnomers, for there is no movement so well designed to tear to shreds the last semblance of Mr. King's much vaunted national unity. Perhaps no one is to blame particularly. Perhaps the forces behind these movements are too strong to be bucked even by a Prime Minister. But it has been said that if you let your boat drift in a cross tide you may expect to get caught in an eddy.

THE House of Commons has taken just three weeks to debate the address in reply to the Speech from the Throne, a matter which was dispensed with in less than a week last year. Its length, reflecting the general feeling that it is election year, has not been the only notable feature. Traditionally the debate is the field for constituency appeals even when these run wide of the party path. Party whips are seldom cracked to check the outpourings. But this year observers are remarking on what they believe is a healthy as well as significant trend toward independent thought, particularly from Government benches.

The debate has produced more newspaper headlines as well as a larger number of useful suggestions for solving national problems, though of course no one, least of all the speakers themselves, expects anyone to do anything about them. They are all tucked safely away now in 693 pages of Hansard to be resurrected perhaps only for quotation in next year's speeches. These same pages of Hansard, incidentally, show that approximately eight hours of the debate was taken up by congratulating the mover and seconder of the address and exulting loyally over the King's visit. On the supposition, which is perhaps unfair, that Members of Parliament are paid for the session only, they could each be said to earn approximately \$25 a day. Since there are 245 of these members it might be found that these remarks, worthy as they may be, had cost roughly \$6,000. And of course that time did not include such weightier announcements as:

"I wish at this time, Mr. Speaker, to express the feeling of relief in my constituency that war has been averted from this fair country of ours."

THE debate had a climax as dramatic as it was unexpected. Finance Minister Dunning has been a regular attendant in the House of Commons since the session opened, but he has kept to his chair, speaking briefly only when it was necessary to answer some question. Last week, however, his resonant voice was heard in the House for the first time since his collapse in the summer. With all the outward signs of his old vigor, the Finance Minister threw himself into a rough and tumble with Dr. Manion which had its sequel in a carefully worded warning that no party in the House could afford to throw stones on the issue of Canada's railway problem.

For more than an hour the House heard the two former railway ministers, each trying to defend his own administration of the portfolio, both anxious to uphold the honor of Canada's national railway system, and both dragging again into the open the old sad story of extravagance and political interference.

The exchange, it is believed, has already had one constructive result. For some weeks, it is believed, the Government has been debating whether it would resume the adjourned sittings of the Senate railway committee or whether in view of an impending election it might not be better to let sleeping dogs lie. Mr. Dunning's statement is said to have heralded a decision to let the committee continue its good work.



BRITAIN SHARPENS HER TEETH in the Mediterranean. Viscount Gort, Chief of the Imperial General Staff, chatting with Leslie Hore-Belisha, Secretary of State for War, as he left on an inspection tour of the Middle East, including Palestine and Egypt. Possibly as a direct result of his recommendations, Great Britain is now considering the establishment of a large permanent army base in Palestine as a further guard to her vital communications.

Letters to the Editor

THE MAC-PAP BATTALION

Editor, SATURDAY NIGHT:

MAY I be permitted to correct an unintentional wrong impression created by an otherwise very sympathetic evaluation of the Spanish situation. The editorial, "Not Quite Fair to Spain," appearing in the issue of January 14, suggests that the Canadians who volunteered to fight for Spain were "all convinced Communists." This is incorrect.

My brother, who fought eighteen months in the Mackenzie-Papineau Battalion of the International Brigade, was not, nor is he, a Communist. His political affiliations were with the Liberal party. He was an active supporter in the last Federal election of Mr. Factor, the member for Spadina Riding. A friend of mine from Montreal, S. H. Abramson, also a volunteer, was, prior to his enlistment, active in an official capacity in a Zionist Youth organization, which is admittedly anti-Communist. Bill

Jordan from West York was a Tory stalwart and supporter of Mr. Lawson.

Professor Merriman of the University of California, who commanded for a time the Mackenzie-Papineau Battalion, was a Republican in politics.

I could cite numerous similar examples, of persons motivated solely by a burning indignation and hatred of Fascist barbarism. And if today there exists among sections in Canada a confused and indifferent attitude towards the Spanish Republic, this can be attributed largely to the open and surreptitious campaign of misrepresentation on the part of certain high ecclesiastical personages, and pro-fascist and unfair editorial policy of a certain influential section of the Canadian Press, which persists in labelling the legal and democratically elected Spanish Government as "Red" and General Franco's motley crew of Moors, Italians and Germans as the "Nationalists."

I have had experience working with

It's WINTER HERE JUNE there

TEMPERATE, sub-tropical Nassau lies only fifteen hundred miles south of Montreal and Toronto. There warm sun, surf beaches, and a hundred different pleasures await you. Fine hotels and charming cottages. Fast steamer and airline services.



NASSAU In the BAHAMAS

the group that comprises the Friends of the Mackenzie-Papineau Battalion, which consists of men and women in all walks of life and all shades of opinion, and I state without hesitation, that to my knowledge, never was an attempt made by Communists or their sympathizers, to dominate or exploit this organization.

Canadians will have returned home. Many of them will require medical aid and treatment. I am certain that there are many of your readers who would be happy to contribute to aid these heroic men who participated in the epic struggle in defense of democracy and civilization in Spain.

A. D. SCHIATZ.

Within two weeks four hundred Toronto.

2 Lunch for one



3 Dinner begins

Campbell's Soups

LOOK FOR THE RED-AND-WHITE LABEL

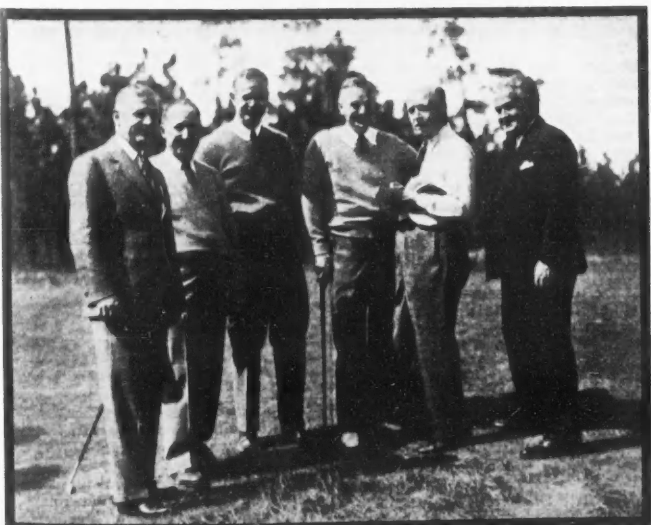


4 Children's meal



FOUR FINE SOUPS to cream or not to cream

Two-way, double-duty soups are these—versatile, like your ingenious little jacket-and-skirt outfit that suits itself to so many occasions. Delightful soups prepared the usual way, with an equal quantity of water. Delightful, too, and extra-nutritious as cream soups, with milk added instead of water. For instance: 1. CREAM OF ASPARAGUS—Tender, green shoots, fresh from Canadian gardens, are blended in a velvety purée by Campbell's experts. Fine butter enriches it, and dainty asparagus tips enhance it. Prepared with milk and served forth in a heated tureen, this might well be the *pièce de résistance* of a winter Sunday supper. 2. CREAM OF PEA—A smooth and soft purée of peas that brims with good garden flavor. A perfect dish for lunch in haste on a crowded day. 3. CREAM OF CELERY—starts dinner off auspiciously. A delicate purée of fresh, snow-white celery; fine table butter and tender celery pieces added in Campbell's Canadian kitchens; then milk added in your kitchen before your guests. 4. CREAM OF TOMATO—Keep a weather-eye on your children's milk quota, and let them have Campbell's Tomato Soup as cream of tomato often. In it the food-value of sun-ripened tomatoes supplements the nourishment of milk. You will find that these accommodating, two-way soups fit perfectly into many a menu. Find out soon, won't you?



TORONTONIANS ON VACATION in the sunny South. This group of golfers at the Pine Needles, Southern Pines, North Carolina, includes James Alexander Northey, F. T. Carnegie, Dr. F. F. Tisdall, G. C. Leitch, J. M. de C. O'Grady and W. J. Henning.

MADE IN CANADA BY THE CAMPBELL SOUP COMPANY LTD, NEW TORONTO, ONTARIO



Foreign Trade and Canadian Business Men

■ Branches of this Bank in London, Paris and New York, and in the West Indies and Central and South America, are at the service of Canadian business men.

Through resident managers, information can be furnished on market opportunities and trade connections and the fullest co-operation extended in furthering Canadian interests abroad.

THE ROYAL BANK OF CANADA

OVER 600 BRANCHES IN ALL PARTS OF CANADA

Enjoy the best of EVERYTHING at its best at the

PRINCESS HOTEL BERMUDA

The social centre of winter life in Bermuda and choice of discriminating Canadians. Selected clientele. Recreation of every description, including bathing pool. Up-to-the-minute service and appointments. Cottage colonies in connection. Accommodation for over 600 guests in delightful and convenient location, overlooking the water.

Ask your Travel Agent or write the Princess.

Canadian Representative: L. G. Girvan, 67 Yonge St., Toronto

Appeasement Hangs Fire

BY J. A. STEVENSON

THE present position of the Chamberlain policy of appeasement is that it is for the time being in suspense because there is no definite evidence that it has brought either Hitler or Mussolini to a mood in which they are prepared to abandon their designs of dominating Europe by force or threats of it. But it has not been altogether abandoned, and hopes are still cherished that an increase of internal strains in both Germany and Italy and further rapid progress with the rearmament programs of the western democracies will make the dictators realize the impossibility of achieving their aims by force and induce them to contemplate the merits of a general settlement.

The governments of both Britain and France are now aware that their peoples will tolerate no further concessions to the dictators, and so, with the prospect of effective backing from the United States, they seem likely hereafter to take a much firmer attitude and leave the German and Italian governments in no doubt that concessions about colonies or other matters can only be secured as the result of an agreement about some drastic scheme of general disarmament.

MEANWHILE, Germany is going ahead with the consolidation of her position in Central and South-eastern Europe. The Government of Czechoslovakia, which is now composed of Rightist politicians, is completely subservient to the desires of Berlin, and Hungary has announced her adherence to the anti-Comintern pact and adopted an anti-Semitic policy. Then Count Ciano, the Foreign Minister of Italy has been visiting Belgrade and is reported to have extended a credit of 29 million dollars to Yugoslavia for the purchase of American goods, and also, in conversations with Premier Stoyadinovitch, to have prepared the groundwork for an understanding between Yugoslavia and Hungary and the correlation of their foreign policies with those of the Rome-Berlin axis.

Stoyadinovitch is notoriously pro-fascist, but Prince Paul, the Regent of Yugoslavia, has pro-British sympathies, and he has been conferring with King Carol of Roumania, who has suppressed his local Fascist party, but is naturally nervous about his country's future. The Roumanians hold a large bloc of former Hungarian territory and they are afraid that they may be given the alternative of disgorging it or becoming satellites of the Italo-German combination.

BUT, on the other hand, Herr Ribbentrop does not seem to have made much progress towards his objectives in his conversations with Col. Beck, the Polish Foreign Minister. The Poles are intelligently alarmed at the well advertised plans

of Germany to foster a nationalist movement among the Ukrainian people which would result in the creation of an independent state under German tutelage and give the Nazis virtual control of rich wheatlands and other resources, and also access to the Black Sea. The Poles know that such a development would strip them of a large territory, containing a population of about five millions, and so they are now evincing a disposition to cultivate friendly relations with the Russian Government, which has responded to their overtures by such conciliatory gestures as allowing the Polish Church in Moscow to re-open. Indeed the Russians are now finding themselves in the surprising position of being courted from various directions. Despite Herr Hitler's fulminations against Bolshevism, the German government has sent a mission to Russia with the object of improving economic relations between the two countries, and the British Government has just appointed to Moscow a new ambassador who has apparently received instructions to cultivate the goodwill of the Soviet Government.

IT IS now taken for granted that the subjugation of the whole of Spain by Franco's army is only a matter of time, and Britain and France will then be confronted with the grim fact of a Fascist régime in control of a country which lies athwart lines of communication vital for both of them. It seems that Mr. Chamberlain, during his conversations with Mussolini at Rome, did manage to extract from the latter, a reaffirmation of his previous pledges that he would respect the status quo in and around the Mediterranean and withdraw all Italian armed forces from Spanish territory as soon as the Spanish Civil War ended in a complete victory for Franco. But Il Duce's record about promises in the past does not inspire much confidence.

In Ministerial circles in London and Paris there is a touching faith that as soon as Franco is firmly in the saddle the Germans and Italians will quietly withdraw from Spain, but it argues a mental state of rosy innocence to believe that the Fascist dictatorships will be content to forswear any form of reward or compensation for the very substantial contributions which they have made to Franco's victory. Moreover, Franco will only have prevailed with their help, and it might well prove impossible for him to establish and maintain a stable government in

Spain without the continued support of his two powerful patrons.

It is argued that all the powerful influence of the Roman Catholic Church, which has an intense dislike of Hitler and little love for Mussolini, will be exerted to encourage Franco and his associates to adopt a policy of "Spain for the Spaniards" and eradicate all German and Italian influence as soon as possible; but it would be unwise to place too much reliance on this factor. The Germans need the iron ores and other mineral resources of Spain too badly for them to relinquish the control which they have now achieved over a large part of them, and they are also fully aware of the value of the Canary Islands and the Azores, both of which belong to Spain, as bases for aircraft and submarines. Moreover, there are still strong cultural ties between Spain and most of the Latin-American countries, and some control of the Spanish government would be very useful for carrying out Nazi designs of political and economic penetration in South America.

MUSSOLINI on his part probably regards his present foothold in Spain as chiefly useful as a bargaining counter, and cherishes the idea that by threatening to make a Fascist Spain a base of operations against the communications of France and Britain, with important overseas possessions, he can blackmail these two countries into making concessions in regard to such questions as a share in the control of the Suez Canal, the transference to Italy of the port of Jibuti on the Red Sea and the French-owned railway connecting it with Addis Ababa, and equal rights for Italian and French citizens in a Tunisian Arab state restored to full independence.

The Daladier Ministry, however, has firmly declared that it will not yield a foot of French territory to Italy, and Mr. Chamberlain has given his guarantee that he will back it in this stand. So Mussolini may find the game of blackmail through control of Spain somewhat difficult to play, and if the Germans and Italians proceed to try to use Spain as a point d'appui for making trouble in South America, the certain result will be to line up the United States wholeheartedly on the side of the democracies of Western Europe, because the Americans now see clearly the dangers of fascist aggression in South America and are determined to checkmate it. Indeed, one of the most hopeful signs among recent developments is the growing disposition of the Roosevelt administration to take an active hand in the international situation.

REGINA LETTER

Jewellers Did Well in West

BY JAMES MCCOOK

THE country Mitchell Hepburn wants to give back to the Indians (if the Indians will have it, continues the old quip) came through with a healthy wallop at hard times in the Christmas season. No one is sure where the money comes from in Saskatchewan. There was never more than sustenance in the millions the Dominion Government poured into the prairies in the worst of the drought years. Those who had a crop this year could have had little if any cash to spare after their harvesting expenses were paid even with the help of Hon. Jimmie Gardiner's 80-cent wheat.

Perhaps the reason for storekeepers in Regina, Saskatoon, Moose Jaw and lesser cities and towns being able to report good Christmas business was that the old family loyalties were encouraged by hard times. A young man, filled with the spirit of confession which the barber's chair sometimes inspires, accompanied the snips of the scissors with a running recital of his endeavors when he had his pre-Christmas haircut.

"Gosh," said he, "I'm sure sleepy this afternoon, but I won't be this time of day after the holiday. You see, I have a sister with six kids out on the farm up Saskatoon way. They're on relief. So I figured I'd cut out lunch time coffee for a couple of months and let them have what I saved. It's pretty hard on the young ones out there on the prairie when there's nothing for their stockings."

But just when we feel confident loyal wage-earners who have fled the farm give every penny they can save to make the old homestead cheery over the holidays, we learn the jewellers had a wonderful Christmas trade and not in cheap stuff either; which leads to the doubtful conclusion that the West continues to pull itself up by its bootstraps.

Skiing Without Hills

CANADIAN Navy officers say the keenest and most valuable recruits come from the waterless prairies. By the same token, Saskatchewan skiers hope to become as skilled as any in Canada although they suffer the handicap of lack of hills. It is true Moose Jaw, Saskatoon and Prince Albert have creeks or rivers which do their bit sufficiently to give the youngsters little slopes down which they may slither on barrel staves. But even these are pretty poor stuff. Regina, however, has nothing. The feeble Wascana Creek, even in its moments of infrequent rage, never gathered enough strength to gouge deep hollows in the plains soil anywhere near the Queen City.

In spite of this, the Regina Ski Club came into being four or five years ago, counting its first membership at about ten. The next year there was over a score and today it has more than two hundred enthusiastic skiers on its rolls. Like Mahomet they went to the mountain, although the gentle slopes of the

Lumsden Hills, twenty miles north west, could hardly attain such a dignified title anywhere else in Canada. The railway enthusiastically agreed to reduced rates for skiers going to Lumsden from Regina on Sunday mornings, and with such devices as special fences to retain some snow at the top of wind-swept hills, and a couple of abandoned railway freight cars where the frostbitten may attempt to cure themselves, the club is doing rather well. In fact, it is already rather proud of the ability of its members to remain upright under the most trying conditions. Even in the best of winters the Saskatchewan snow blanket is very, very thin and the earth underneath is frozen very, very hard.

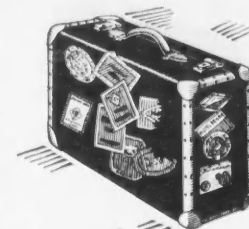
Saskatchewan Has History

THIS is not the time to spend money on history and Saskatchewan knows it very well. But some day this province is going to ask for a good deal more from the Historic Sites and Monuments Board. Rightly or wrongly many Western historians feel their places of ancient renown have failed to receive the attention they deserve. They point out Old Bow Fort west of Calgary, the scene of Louis Riel's trial in Regina and Fort Qu'Appelle east of Regina as examples.

Westerners motoring through Eastern Canada gather the impression that historical monuments have been scattered in profusion, and while they are ready to admit their own country may lack the surplus of colorful incident in the story of the East, they still believe something more should be done for them. Manitoba possibly has as little complaint as any western Province, and the ceremonies of 1938 recalling the coming of La Verendrye two hundred years ago brought into the limelight the glamorous story of the fur-trade. But the voyageurs' real troubles started when they left the water highway of the Great Lakes and made their way along the narrow rivers and across the portages further to the west and north.

When the fur-traders passed, the central prairies knew all the tumult associated with white intrusion upon native territory. Sitting Bull, the wolf hunters and whiskey-traders, the Cypress Hills massacre, Mounted Police posts and battles, railway construction and finally the Riel Rebellion lent color to the pages of western history, and as the pioneers who were here in the 'eighties vanish away with their stories unrecorded, so too is dying the known story of many a building and stockade.

So it is that Saskatchewan in particular welcomes the appointment of J. A. Gregory, M.L.A., of Battleford to the Historic Sites and Monuments Board. Mr. Gregory knows the history of his Province full well, and at the proper time will doubtless see that its just claims for recognition of old-time landmarks are answered.



A World wide Traveller...

Who can say to what remote regions of the world Craven Mixture tobacco eventually finds its way? From Britain it goes out across the Seven Seas to every Capital, to every Port of Call, almost to every Town, throughout the Empire. You'll find it in the great cities of the West as well as in quaint Eastern bazaars. To men abroad it represents a bond of friendship, a constant link with the Old Country as real as receiving an English newspaper or a letter from home. Men reverence its distinguished traditions, for Craven Mixture was the personal blend of a noble British gentleman—the Third Earl of Craven. The same old Craven Tobacco, unchanged in goodness and flavour, awaits you today wherever you go—a homely, comforting Tin bringing you hours of happy smoking, companionship and good cheer.

2 oz. for 50c. 4 oz. for \$1.00



Immortalized by the late Sir James M. Barrie in "A Tobacco to Live For" in "My Lady Nicotine" Craven Mixture in 2-oz. and 4-oz. tins only.

CRAVEN MIXTURE

Also CRAVEN CURLY CUT TOBACCO, 2-oz. tin 50c., 4-oz. tin \$1. A perfect blend for the particular smoker.

MADE BY CARRERAS LTD., LONDON 150 YEARS' REPUTATION FOR QUALITY

Enquiries to: The Rock City Tobacco Co. Ltd., Quebec.

YOUR ATLANTIC TIMETABLE TO EUROPE

ENGLAND • IRELAND FRANCE • GERMANY

ST. LOUIS FEB. 16

HANSA	FEB. 23
DEUTSCHLAND	MAR. 2
HAMBURG	MAR. 9
ST. LOUIS	MAR. 16
EUROPA	MAR. 22
HANSA	MAR. 23
BREMEN	MAR. 29
DEUTSCHLAND	MAR. 30
HAMBURG	APR. 6
EUROPA	APR. 8
COLUMBUS	APR. 11
ST. LOUIS	APR. 13
BREMEN	APR. 15

Cabin Class \$150 up Tourist Class \$122.50 up

Third Class \$92 up

according to ship and port

Your Travel Agent, or

HAMBURG-AMERICAN LINE

NORTH GERMAN LLOYD

45 Richmond Street West, Toronto

Phone: Elgin 4272-3



A place of rest and peace amid well appointed buildings and lovely grounds, where the family physician can send his cases needing treatment for nervous or mild mental disorders, knowing that they will receive understanding care from a competent medical and nursing staff.

Rates moderate Address: Harvey Clare, M.D., Medical Superintendent, Homewood Sanitarium, Guelph, Ont.

NEW & USED TOOLS

Wells Dug
SHOES
REPAIRED
Prices Quoted on
Window Frames
Furnaces Fixed

KEYS
To Order

...but Specialists
can do each individual
job better!



Boilers, Air Tanks
Hot Water Tanks
Refrigerating Systems
Engines, Compressors
Turbines, Motors
Electric Generators
Transformers, etc.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

806 The Bank of Nova Scotia Bldg., Montreal

908 Federal Bldg., TORONTO

221 Curry Bldg., Winnipeg

ENGINEERING INSURANCE EXCLUSIVELY

A LEAKY TAP is a job for a plumber.

The carpenter gets the call when there's a wood-working job to be done.

In other words, it's an age of specialization . . . which is one of several good reasons why, with 21 companies writing this type of business, 53 per cent. of all premiums paid for engineering insurance in Canada is received by The Boiler Inspection and Insurance Company of Canada.

This Company has specialized in engineering insurance for more than 63 years.

In that time it has built up an

organization which does a remarkable job of protecting Canadian industry against loss.

It does more than provide indemnity in the event of explosion of pressure vessels or destruction of power equipment. It prevents accident. Its staff of 40 trained inspectors, covering the whole country, keeps accidents at a minimum. And when accident does occur, these engineers materially assist in speeding up replacement and resumption of production.

Ask your insurance agent or broker about the record of this Company.

Safety for
the Investor

SATURDAY NIGHT, TORONTO, CANADA, FEBRUARY 11, 1939

P. M. Richards,
Financial Editor

Old Investment Rules No Longer Suffice

BY W. A. McKAGUE

HOW TO PRESERVE AND ACCUMULATE WEALTH. ARTICLE 1.

This is the first of the series of articles which was announced last week.

The investor who has come to doubt the "security" of his bonds, mortgages, stocks and even his life insurance will find in this article some confirmation of his fears. Not that these have to be discarded in a new financial program, but rather that their virtues are now qualified because the entire financial structure, of which they are a part, has been undermined. The prospect of currency devaluation is one thing which prevents any financial document from being fully dependable.

This article does not attempt to do more than reveal existing defects and consequently to show why the so-called precepts of investment have to be abandoned or at least revised. The next article will analyze the real meaning of wealth, saving, security, investment and speculation, to the individual.

The constructive side—the best ways for attaining those ends—will come later. But it is essential that these first two articles be carefully read for a proper appreciation of the suggestions to follow.

WHAT is really safe? How can I preserve capital and still derive an income from it? If inflation is a real danger, how should I guard against it? These are the kind of questions that today haunt the investor, the business man, the bank depositor, and even he who can do no more than meet his life insurance premiums.

It is the waning of confidence in the established channels for saving and investment that gives rise to these questions. And it is the fact that the fears are only too well-founded, that on investigation the hazards appear more and more grave, that justifies an attempt, through this series of articles, to present the reader with a financial program which may be deeply enough rooted in the very fundamentals of economic life to stand a chance of surviving severe shocks to the financial system, and possibly even its overthrow.

The mortgagee who sees his security impaired by excessive taxation and the mortgage contract itself written down by a government agent, the bondholder or stockholder who sees earnings appropriated by the tax-collector, the depositor who sees the banks squeezed by a central government-owned institution, the policyholder who sees the life insurance companies the target for attacks from all directions, begins to wonder whether the government today is any longer the agency for the protection of property, freedom and enterprise that it used to be.

He suspects that what formerly was merely an effort to assess moderate costs of government on those best able to meet them has become, under the pressure of huge socialistic schemes, a deliberate program for the forcible redistribution of wealth. And when he sees the money withdrawn from productive private enterprise disappear into the bottomless pit of public deficits, he questions whether his real duty lies in a continued and hopeless attempt to fill the voracious maw of the state.

Jump-Priming Futile

IF THERE were any real virtue in "jump-priming," and in the redistribution of purchasing power through relief works, pensions, and other socialistic schemes financed by the taxation or by the borrowing of savings, surely we would by this time have abolished depression.

For during the past decade our mercantile governments have redistributed billions of dollars raised by taxation, and above that there have been increases in the public debt of

no less than twenty billion dollars in the United States, two billion dollars in Canada, and some hundreds of millions of pounds in the United Kingdom.

Yet what do we find? A growing rather than a satiated demand for public funds. And along with that, a destruction of the normal instinct for thrift and security, and an almost complete stoppage of the usual channels for productive investment. Governments have taken our savings, and have given us nothing of productive value.

We are not concerned, in these articles, with the public phases of this problem. Democracies will be ruled by what the public wants, and it is a fair observation that a demand which has been so insistent will not be easily turned. Nor do other types of government, of which there are several in the world today, offer better security, even though their methods differ, and some of them are more disposed to foster capital developments.

What we are dealing with is the logical reaction of the investor, in fact of any one who has a worldly stake in any form of wealth. Convinced that the material welfare of humanity depends on private property and enterprise, and that the world must revert to them when state socialism fails, he is entitled to use every available means for the preservation and increase of whatever wealth he may possess.

Old Principles Gone

THE whole scheme of savings and investment in use today was developed during a long period which was marked by such a degree of protection for private property, stability of currency, and industrial growth, as may make it unique in the world's history.

It was taken for granted, consequently, that the property owner was assured of his rights, that the pound or the dollar would be as good at the beginning, and further that while some enterprises might fail there would continue to be a gradual rise in prosperity and business volume so that those which survived would tend to become more valuable to their owners.

But where do we stand today in respect to these three basic principles? Property rights, instead of being respected, are violated by taxation, by public regulations, by sit-down strikes, and by numerous other measures instigated or tolerated by the state. Our currencies are divorced from gold redemption, and have been



COME ON, FERDINAND!

come mere keys to which the governments may pitch their political tunes. While industrial development has been so stagnant as to fall short of replacing the ordinary wear and tear on existing equipment.

Security hinged upon these principles, so that with their weakening or abandonment, the merits of the savings themselves become doubtful. What reliability is there in any bond or mortgage if the currency in which it can be redeemed is subject to devaluation? And how can properties or equities be a safeguard, if they are open to excessive taxation, regulation, and expropriation?

Consider These Facts

LEST we be accused of alarmism, a few widely known facts may be cited to illustrate how recent developments have impaired or destroyed the safeguards on which the investor has been taught to rely.

1. The outlawing of gold, the negation of the gold clause in bonds and similar contracts, and the abandonment of gold redemption for currency, deprive the investor of the most dependable thing ever developed for the measurement and preservation of value.

2. The accumulation of public debts

to levels which are so absurd as to preclude their being redeemed in real value, saps the very foundations of finance, because government and municipal bonds take an important place in nearly every investment portfolio, and government credit is tied in with the operation of central banks, which in turn influence the entire banking and financial structure.

3. Numerous defaults which have already taken place in government, municipal and corporation debts have popularized the idea that obligations can be evaded.

4. State regulations have limited earning power in many lines, thus tending to curtail or eliminate the unusual profits which in the past have been the investor's compensation for normal losses.

5. State taxation has expropriated part of the earning power of capital goods in nearly every line, constituting in effect a transfer of beneficial ownership from the proprietor or investor to the state.

6. Exchange controls and other restrictions on the movements of capital in many countries have tended to destroy the liberty of the citizen in opposition to recognition of the principle of collective bargaining is

(Continued on Page 9)

Yes, Social Security Is Fine, But How?

BY F. GOULD McLEAN

A group of earnest young Canadians discusses the "why" of Mr. Heppburn's trip to Australia, the "how" of unemployment insurance proposals, and the practicability of social welfare schemes that appear to constitute a passport to Utopia.

The emphasis throughout is on the question "How?"

RUB-A-DUB-DUB! Three men in a tub—or is it four? Anyhow, Premier Heppburn and his party are off to Australia to investigate economic and social conditions. At the same time it is reported that Australia, dissatisfied with her progress in such matters, is sending a delegation to New Zealand to study these problems there. Maybe it's a game!

But then, games are fun. We played one the other day. Our little group was discussing Canada's future. "Surely," protested one of our group, "we could be more constructive about the future if we knew the truth about the past."

"The truth," we called. "Let's have a game of Truth."

"How far can taxation go?" a young man asked.

"You've been reading the *Globe & Mail*," I began.

"What I mean is," he continued, quite prepared we could see to answer his own question, "the avenue of public expenditures has been long, and running dangerously down hill. The weary taxpayer has been traveling in view of the increasing burden of public costs he's had to carry."

He was warming to his subject.

Tax-Paying Worm

"BUT," he continued, "it's a long lane and a foolish worm that have no turning, and I think the weary tax-paying 'worm' is beginning to turn. At least he's turning his thoughts to placing a few stop lights along the way to allow for a 'breather' now and then. And particularly he wants to know how long the road will run. The *Globe & Mail* has a phrase for it—'how far can taxation go?'"

"Now don't misunderstand me," he hastened to add. "In asking that question I don't necessarily mean how much taxation can the taxpayer stand; but rather how far can the taxation being paid by Canadian citizens be extended to take care of our social and economic obligations. We know that people have about reached the limit of their tax-paying possibilities. The thing now is to see that governments be-

gin to curtail their expenditures and balance their budgets."

There was no stopping him now. His eyes held the same gleam that used to come to the old fire horse when he heard the first clang of the fire bell. He was like a young politician making his first stump speech.

"Take the question of relief," he began.

"You take it," someone called.

Our young orator glared. "It isn't funny," he said. "Why, do you know that in the past eight years the municipal, provincial, and dominion relief expenditures for Canada have amounted to \$825,000,000?"

He let that sink in for a moment, and then he emphasized it.

"Eight hundred and twenty-five million dollars. Not for Canada's 11,000,000 population, mind you; but, primarily, \$825,000,000 for people—and their dependents—who have been unemployed or ill. And still there's poverty and hardship which is undermining our social and economic morale."

The seriousness of this condition sobered us all for a moment.

"But what about the Hon. Peter Heenan's announcement that 'Ontario will have unemployment insurance before the snow is off the ground next winter?' someone asked.

"There'll be a lot of people who will welcome the winter's snow for a better reason than skiing," said our young friend, "because of Mr. Heenan's promise; and others will find solace in the statements of other governmental representatives that social insurance legislation will be inaugurated shortly."

The Australian Trip

"WHAT about Premier Heppburn's trip to Australia," someone interrupted. "He's announced that he's going to investigate social legislation there. What do you think about that?"

"Well," began our serious young friend, and we could see he was hedging a bit, "they say Mr. Heppburn's not well..."

"I didn't ask how he feels," protested the questioner. "I want to know what you think. All of these promises are very nebulous, and unemployment continues and relief grants are still being paid from the public exchequer."

This was becoming interesting. The serious young man was being forced from his "stump" by the other's persistence. This game of Truth was taking a queer turn. Everyone wanted to answer his own questions.

"It's not surprising," the second young man continued, "that the taxpayers are asking questions. What, for instance, will the Hon. Peter Heenan's unemployment insurance bill provide? And is it the same scheme which the Hon. Mr. Hipel is 'studying' or, for that matter," he challenged, "is it the plan which Premier Heppburn has in mind as he journeys to inquire about social legislation in Australia?"

He wasn't waiting for answers.

"It isn't really necessary to go half way round the world to learn about Australia's social problems. There are those in Canada who already have detailed information on the subject. Of course," he admitted, "it does make a pleasant trip. And Mr. Heppburn will be able to tell the people of Ontario—and Mr. King, if he's interested—that, barring Queensland, Australia has no unemployment insurance legislation."

Here was news!

But he was continuing. "Since the Queensland plan is patterned after the British scheme, it may be necessary for Mr. Heppburn and his colleagues to return to Canada via England; unless, of course, that is why Hon. Mr. Hipel (he was quoting now) 'probably will go to England to study the system there.'"

A bit of a cynic, this. And he wasn't through.

Literature Available

"MR. HEPBURN will also find that 'Australia has a new Health and Pensions Act operative as of January 1, 1939. This, likewise, is patterned after the British scheme—in fact Sir Walter Kinnear, then of the Ministry of Health for Great Britain, advised the Australian government in the setting up of its plan. But Australia isn't Canada. However," he appended graciously, "it's nice to know what Australia's doing."

He turned to the young orator, and his smile faded.

"I imagine that Canadian citizens—your 'weary tax-paying worms'—will be interested to learn that there is a vast amount of literature available in Canada about the Australian and British schemes—in fact about any plan of social insurance now in existence—so that it really isn't necessary for our Ministers to travel

(Continued on Page 9)

THE BUSINESS FRONT

Must We Help Germany?

BY P. M. RICHARDS

A EUROPEAN correspondent writes of "the march of events in Europe," but at this distance it looks more like a riot. The Spanish civil war seems to be about over, but already anticipations are being realized and Italian newspapers (government-controlled) are saying that Italian troops may not be withdrawn from Spain in the early future because "military victory must be accompanied by a full political victory." What will France do about that? Will Italy ever get out of Spain unless she is forced out? France can lick Italy, but will she?

There's a new feeling developing in regard to Germany. It is that the rest of the world can't really afford to let Germany collapse economically, because of the world economic disruption that would cause.

Conceivably Germany might turn right over from fascism to communism. Britain, or at least a very strong section of the governing class, is believed to be more afraid of communism than fascism. Will Britain, and possibly the United States, have to aid Hitler instead of fighting him?

From various knowledgeable sources comes word that Germany's position is much more strained than the man in the street thinks, and that something is bound to happen. Or perhaps more correctly, Hitler's position. For shortage of gold and foreign exchange with which to acquire materials abroad is only one of the Fuehrer's troubles.

Germans Restive

ACCORDING to these informants the mass of the German people is getting very restive under the Nazi yoke. Germans are tired of drawing in their belts and working long hours and seeing their standard of living progressively falling. They are bitterly opposed to war, and, despite the rigorous censorship, they know who will be to blame for war if it comes. It is said that anti-Nazi jokes are commonly heard in Germany today.

If this is the situation, it is full of danger for the world. It could explode into war or revolution. War, because Hitler would prefer it to revolution and would count on it to unify sentiment behind him. Knowing that Germany has not the resources to fight a long war, he would attack suddenly, with all his power. He would do some damage, but he would lose the war, and the Nazi regime would fall.

What would follow? Probably communism, which may come in any case without war. Hence Chamberlain's continued efforts toward "appeasement."

Is it any wonder that U.S. and Canadian business is unsettled—that it lacks the confidence necessary for constructive forward planning?

Fundamentals Favorable

THE fundamentals of business on this continent appear, on balance, to favor higher levels for both business activity and the stock market through 1939, with, perhaps, another cyclical recession developing next year. The 1939 rise would be stimulated by armament business and big governmental spending programs, in both the United States and Canada, and by the trend, in the U.S., toward more co-operation between government and business, which should bring about some increase in the use of private credit for business development. But who knows what will actually happen, with the European situation as it is?

And business is worried by the existence of a vicious economic circle in respect of armaments and public debts. Business progress on this continent is now based to an important degree on the production of munitions of war; if, miraculously, some peaceful arrangement of the European mess were reached and the world cut down sharply on its armament spending, business would feel the deflation.

Yet if such spending is not considerably reduced before long, the resulting burden of debt and the economic loss caused by so much non-useful production will seriously undermine the world economic structure. Similarly with other governmental spending; business now depends on it, yet knows that it is making more trouble for the future.

The most hopeful, and perhaps the most probable, solution lies in the preservation, by one means or another, of peace in Europe and the gradual lessening of armament expenditures over a period of two or three years; and the development of a more wholesome attitude on the part of the public toward private enterprise and the functions of government. Signs of the latter seem already discernible. If we escape the European menace with a better understanding and appreciation of the democratic way of life, we shall have gained something of inestimable value.

The Market Gambler

BY M. ARGIN

ONE week ago, I mentioned that the decline in the New York Stock Market which ran from November 12 to January 26, which wiped out 77% of the rally from September 26 to November 12, as measured by the Dow-Jones Averages, seemed to me excessive. This being the case, and assuming as I do that the long term trend is still upward, I came to the conclusion that it would be good business to put 100% of my trading capital to work, so last week I averaged up on the purchases I made as reported January 7. The market at the time seemed to be leaving its scared selling behind it. My purchases now work out as follows, allowing for an adjustment of the loss on dropping Colgate-Palmolive from the list and the loss on the sale of December 3:

American Car & Foundry	\$30.50
Baldwin Locomotive	15.12
Colanese Corp.	21.38
Goodyear Tire & Rubber Co.	34.43
Pullman Co. Inc.	36.25
Republic Steel	21.87
Safeway Stores	31.88
Sperry Corp.	45.17
United Air Lines	11.50
Southern Ry. Co.	20.32
add adjustment as above	8.13
Total cost	\$276.55

Now here is the alternative list of stocks which could have been bought on the same basis of averaging costs as follows:

Atlantic Refining	\$22.25
Continental Can	41.13
Corn Products Refining Co.	64.62
International Shoe	32.00
Lake Shore Mines	49.18
Owens Illinois Glass Co.	67.25
J. C. Penney Co.	76.38
Standard Brands	6.75
Texas Gulf & Sulphur Co.	31.12
Western Union Co.	22.75
Total cost	\$413.43

Remember please, that if the future action of the market warrants a quick sell-out, then out my stocks will go until I feel that a sounder bottom has been reached. But in the meanwhile, and if the market makes progress, I shall from time to time comment on the two lists. This week, I simply call attention to the rise of Safeway Stores to around \$37.00 per share. The Sperry Corp. got into the news also by being awarded a gold medal by the American Institute of Engineering for two new aviation accessories. One will permit a novice to fly by means of its indications with less than one hour's training, and an experienced pilot can make excellent blind landings by its aid before the end of his first lesson.

SALES EXECUTIVE WANTED

Old established Canadian firm, manufacturing nationally known products with branches from coast to coast, requires sales executive for Head Office in Eastern Canada. Must be old enough to have experience but young in energy and ambition. Knowledge of merchandising of paper products is desirable but not essential. Substantial salary, with excellent prospects of advancement. Give age and outline of experience in your letter, which will be treated in strict confidence. Our staff have been informed of this advertisement. Box 93, Saturday Night, Toronto.

CANADIAN MALARTIC

Latest information on request

BRIDGER-WAVERLEY 3461
Members **HEVENOR & CO.**
THE TORONTO STOCK EXCHANGE
60 KING ST. W. - TORONTO



Faith in Canada's Future

To lend money on Canadian real estate away back in 1855, when this Corporation was first established in business, required more than good judgment—it required faith. The future of Canada was obscure. Never in the years that have followed has that faith wavered. It governs the Canada Permanent policy to-day.

CANADA PERMANENT
Mortgage Corporation

Head Office
320 BAY ST. - TORONTO
Assets Exceed \$69,000,000

LAST CALL for the LEIPZIG TRADE FAIRS

There's still time to make reservations for a visit to the Leipzig Trade Fairs in Leipzig, Germany. But the last boat sails shortly—plan now to come to Leipzig and discover its unrivaled profit-building opportunities.

At the General Merchandise Fair (March 5 to March 10) you will have a preview of the world's latest developments in merchandise and specialty products; over 6,000 firms will place their goods on display. At the Great Engineering and Building Fair (March 5 to March 13) you can examine industry's most modern innovations in technical equipment, processes and machinery; you will see more than 5,000 machines in actual operation.

It's good business, profitable business, to visit the Leipzig Trade Fairs. Write today or call your nearest Honorary Representative; let him plan your trip for you and also arrange for important travel discounts.

Honorary Representatives in Canada:

MONTREAL, QUE.
Mr. L. Mueller-Hickler, Mgr.
Hamburg American Line—North
German Lloyd
1178 Phillips Place
TORONTO, ONT.
Mr. Carl G. H. Schaefer
c/o Siemens-Reiniger
9 Wellington Street, East
WINNIPEG, MAN.
Mr. Hugo Carstens
250 Portage Avenue
VANCOUVER, B.C.
Consul H. W. Mahler, Mgr.
Hamburg American Line—North
German Lloyd
325 Seymour Street

FREE—Which do you wish?

Booklet No. 105—The General Merchandise Fair.
Booklet No. 106—The Great Engineering and Building Fair.

Two attractive, informative booklets which show how a visit to the Leipzig Trade Fairs can build profits for your business. Of vital interest to executives, either or both will be sent without obligation. Please write to your nearest Honorary Representative in Canada or to Leipzig Trade Fair, Inc., 10 East 40th Street, New York.



GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

HONEY DEW

Editor, Gold & Dross:

If all your readers come to you for information as often as I do, you must be kept pretty busy. This time I would like to know the outcome of the 1938 year for Honey Dew, and how it compares with 1937. What's all this I hear about a reorganization?

—L. T. B., Halifax, N.S.

Honey Dew Limited had a net profit of \$10,891, equal to 72 cents per share on the preferred stock for the fiscal year ended October 31, 1938. In the 1937 fiscal year, net income was \$26,334 and \$1.75 per preferred share was earned. However, the brightest spot in the whole report was the balance sheet, which for the first time showed an excess of current assets over current liabilities. Net working capital was \$6,465. In 1937, current liabilities were \$5,275 in excess of current assets. I understand that reduced public purchasing power combined with abnormally high commodity prices to produce lower sales and profits.

As for the plan of reorganization, president Taylor informed stockholders that the last of the shop leases with high rentals expires during the current year and that the company's earning power can only be built up by accelerating the program of shop and plant modernization. To do this, more capital is needed than can be obtained from surplus operating revenues. Accordingly, I understand that directors are again considering a plan of simplifying the capital structure in order to attract new capital. This plan is expected to be formulated shortly.

BANKFIELD

Editor, Gold & Dross:

Please give me your opinion of Bankfield Consolidated as a speculative investment at the present market levels.

—C. T. J., Saskatoon, Sask.

While Bankfield Consolidated Mines offers speculative possibilities, these are dependent on new ore developments. Ore reserves in the main shoot are sufficient for nearly a year's operation, but exploration of the north area, where diamond drilling has led to hopes of a new ore zone, has so far given erratic results.

The past year was a satisfactory one, and operating costs have been lowered despite heavy development. The three new levels, established from the No. 2 shaft sunk from the 525-foot level, are yielding good ore and should prove further substantial ore tonnage. A good working surplus is being built up and the initiation of dividends is possible this year.

COMMERCIAL SOLVENTS

Editor, Gold & Dross:

I would like your advice on Commercial Solvents Corporation common stock. Would you consider it as a preferred investment for a widow with little capital? I thank you, and allow me to compliment you for the excellent service you are rendering in both the political and financial fields.

—S. I. H., Montreal, Que.

No, I do not think that the common stock of Commercial Solvents Corporation is a good investment for a widow with little capital. My own opinion is that the stock is an outright speculation on the longer range possibility that new operating developments may restore worth-while earning power. The full 1938 earnings are not yet available, but the indicated profits for the fourth quarter will probably do little more than wipe out the loss of 8 cents a share which was sustained during the first 9 months of the year. No worth-while gain in profits is yet in prospect, and it is likely that early 1939 profits will continue modest.

Since permanently narrowed profit margins in the important solvents line promise to restrict earnings from these sources, longer term prospects seem to hinge on the success of the new product being developed. Meanwhile, control of the English subsidiary, Commercial Solvents (Great Britain) Limited, has been relinquished through the sale of 98,900 shares of the 127,400 shares held. Early dividend disbursements are, of course, very unlikely.

BARBARA-MARSHAY

Editor, Gold & Dross:

I have been holding some shares of Barbara-Marshay Mines for over ten years. Have they been sold out or is there still a chance of getting a little out of a very foolish investment?

—S. E., Montreal, Que.

I am afraid you will have to wipe off your Barbara-Marshay Mines as a total loss, the shares, to the best of my knowledge, having no value. The company has been idle for years and I believe has surrendered its charter.

COAST BREWERIES

Editor, Gold & Dross:

Would you kindly favor me with a financial report and your advice as to whether Coast Breweries is a good buy at the present time. Your response will be greatly appreciated.

—D. E. S., Vancouver, B.C.

I would class Coast Breweries stock as an attractive speculative buy for appreciation. It is quoted currently at \$1.12 per share and at the dividend rate of 12 cents is yielding 10.7 per cent. The yield is unusually high, but in this particular instance I do not think it constitutes much of a danger signal. In all probability the price will adjust itself upward once the market strengthens.

Coast Breweries is a well-established and soundly managed organization which operates breweries at Victoria, Kamloops and New West-

minster, British Columbia. On April 20, 1938, the capital stock of the company was changed from 250,000 no par shares to 2,500,000 shares of no par value, the shares being exchanged 10-for-1. Net income for the year ended June 30, 1938, was \$252,356, equal to 14 cents per share. In the 1937 fiscal year, net income was \$247,510, equal, after adjustment to the 10-for-1 split, to 14 cents per share. Making this same adjustment, earnings in 1936 were equal to 11 cents per share, as compared with 9 cents in 1935, 9 cents in 1934, 8 cents in 1933 and 9 cents in 1932. The financial position is satisfactory.

MARTIN-BIRD

Editor, Gold & Dross:

May I have your opinion on Martin-Bird as a buy?

—F. R. C., Brantford, Ont.

The prospects appear fairly interesting for Martin-Bird Gold Mines. Ore reserves in the eastern section were formerly estimated at 158,000 tons averaging between \$6.60 and \$7.40 per ton. Since that time the reserves have been increased through development of a new zone east of the main workings. Drifting on the

(Continued on Next Page)



R. O. McCULLOCH, president of the Mutual Life Assurance Company of Canada, asserted at his company's annual meeting that granted sane, sound government, he had no doubt that our national economy will adjust itself to changed world conditions.

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE MARKET'S PRIMARY OR LONG-TERM TREND, UNDER DOW'S THEORY, IS UPWARD. THE SECONDARY TREND IS DOWNWARD.

MARKET PROBABILITIES. As concerns general business, the first quarter of the current year constitutes a resting interval, or pause, between the rapid advance of the production curve during the last half of 1938 because of consumption goods needs, and the further rise in production that is expected to take place in the last three quarters of the year because of durable goods activity. Examined in the light of this economic background, the stock market's irregularity of the past twelve weeks, or since mid-November, would appear more in the nature of temporary or secondary weakness than the beginning of protracted decline.

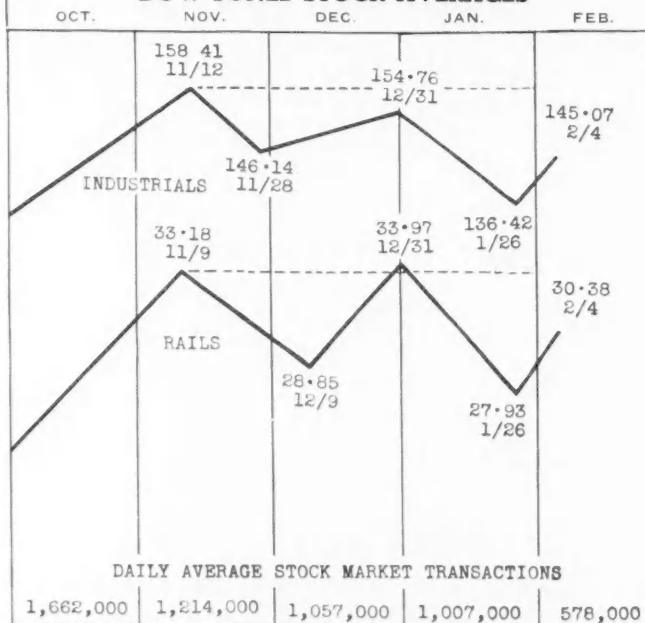
Extended downward movements in the market are induced by over-expansion in some one or more business fields. In the current instance there has been no recent large run-up in loans on securities or business; the curve of production is ruling below rather than above normal; and speculation has not occurred in raw materials or other commodities. Here again, then, are evidences that the irregular market period since November constitutes another of those declines, such as occurred from mid-April to late May and from late July to late September, that are preparatory to further advance.

To date, the market's secondary decline has registered its low point on January 26 at 27.93 on the closing Dow-Jones railroad average, at 136.42 on the industrial average. Rally of moderate proportions has since ensued. One test as to whether this rally constitutes resumption of the main upward movement would be witnessed on the outbreak of renewed weakness. A decline at any point following culmination of the current rally that failed to carry one or both averages decisively (that is, more than 1.01 points) below their January 26 closes if followed by a rally that carried the two averages decisively above their current rally peaks, would constitute the upward zigzag formation in the minor movement that signals a reversal in the secondary trend. In the absence of minor setbacks—an unusual but not unprecedented formation—any rally carrying both averages decisively above their January 4 rally peaks would likewise signal resumption of the main upward movement.

Any decline, at this point, that carried the rail and industrial averages decisively, or other than fractionally, below their January 26 support points, as would be indicated by closes in both averages at or under 26.92 and 135.41, respectively, would, of course, confirm the secondary decline as still in progress. The depth of the decline since November, however, would lend some weight to the assumption that renewed weakness, such as that discussed in the preceding sentence, would not carry far into new low ground.

In connection with the low points of January 26 we should like to point out that they constitute a double bottom to the November-December decline. While the industrial average, on January 26, was selling some ten points under its November 28 support point, the rail average, at 27.93, was selling but fractionally, or undecidedly, under its previous secondary support point established on December 9 at 28.85. Double bottoms of this character do not always hold, but upward movements that do develop out of them are frequently quite extensive.

DOW JONES STOCK AVERAGES



DAILY AVERAGE STOCK MARKET TRANSACTIONS

1,662,000	1,214,000	1,057,000	1,007,000	578,000
-----------	-----------	-----------	-----------	---------

EXCELSIOR LIFE ACTUARIAL CHANGES



T. A. DARK

A. W. JOHNSTON

G. P. THOMSON

The Excelsior Life Insurance Company announces the retirement, owing to ill-health of T. A. Dark, F.A.S., A.I.A., Actuary of the Company since 1911. The appointment of A. W. Johnston, A.I.A., F.A.S., Assistant Actuary, and G. P. Thomson, F.A.I.A., A.A.S., Assistant Actuary, to be Joint Actuaries is also announced.

Securities Should be Supervised

In a period of frequent fluctuations it is necessary for the investor to have supervision of his list of holdings. Suggestions for investment are available through any of our branches.

A. E. AMES & CO. LIMITED

Business Established 1889

TORONTO

Montreal Winnipeg Vancouver Victoria New York London, Eng.

A. E. OSLER & COMPANY

ESTABLISHED 1886

MEMBERS TORONTO STOCK EXCHANGE

We invite inquiries as to better prospects among the gold issues.

Osler Bldg., 11 Jordan St.

Phone ADelaide 2431

THE WESTERN ASSURANCE LIFE COMPANY

H. H. GRAY

President and General Manager

Head Office: Pigott Building, Hamilton, Ont.

New Business a gain of 50% over 1937
New Premium (in cash) gain of 50% over 1937
Interest earned on Assets (cash basis) 5.23%
A gain over 1937

BRANCH OFFICE:

169 Yonge St.

E. G. DOUGLAS

Branch Manager

BRANCHES: Vancouver, Calgary, Edmonton, Regina, Winnipeg, Hamilton, Toronto, Guelph, Stratford, Sault Ste. Marie and St. Catharines.

The British Mortgage and Trust Corporation of Ontario

STRATFORD

Incorporated in 1887

Balance Sheet, December 31st, 1938

ASSETS		LIABILITIES	
CAPITAL ACCOUNT:		CAPITAL ACCOUNT:	
Office premises	\$ 69,052.16	Capital Stock fully paid up	\$1,000,000.00
Furniture and fixtures	11,578.19	General Reserve Fund	700,000.00
		General Investment Reserve	125,000.00
Real Estate for sale	71,630.35	Reserve for Taxes	13,242.75
Mortgages on real estate in possession or control of mortgagee	528,943.52	Profit and loss credit balance	37,875.43
		Dividends payable 3rd January, 1939	40,000.00
		All other liabilities	330.53
Mortgages and Agreements for Sale:			
Principal	\$ 186,132.99		
Interest due and accrued	11,863.94		
	\$ 197,996.93		
BONDS AND DEBENTURES:		BONDS AND DEBENTURES:	
Canadian Municipal Bonds:		Canadian Municipal Bonds:	
Principal	\$ 31,959.13	Principal	\$ 31,959.13
Interest due and accrued	71.00	Interest due and accrued	32,030.13
	\$ 32,030.13		
Other bonds	\$ 497,059.79	Other bonds	\$ 497,059.79
Stocks owned	3,423.00	Stocks owned	3,423.00
Dividends accrued	500,482.72	Dividends accrued	500,482.72
Cash on hand and in bank	27,442.22	Cash on hand and in bank	27,442.22
Advances to Estates	20,400.50	Advances to Estates	20,400.50
TOTAL CAPITAL ASSETS	\$1,916,448.74	Total Capital Liabilities	\$1,916,448.74
GUARANTEED TRUST ACCOUNT:		GUARANTEED TRUST ACCOUNT:	
Mortgages:		Mortgages:	
Principal	\$3,827,947.99	Principal	\$3,827,947.99
Interest due and accrued	119,823.97	Interest due and accrued	119,823.97
	\$3,947,771.96		
BONDS AND DEBENTURES:		BONDS AND DEBENTURES:	
Government Bonds:		Government Bonds:	
Principal	\$ 563,165.30	Principal	\$ 563,165.30
Interest due and accrued	4,381.00	Interest due and accrued	4,381.00
	\$ 567,546.30		
Canadian Municipal Bonds:		Canadian Municipal Bonds:	
Principal	\$ 217,719.29	Principal	\$ 217,719.29
Interest due and accrued	2,747.00	Interest due and accrued	2,747.00
	\$ 220,466.29		
Stocks owned	\$ 555,961.47	Stocks owned	\$ 555,961.47
Dividends accrued	2,518.00	Dividends accrued	2,518.00
Cash on hand and in bank	\$ 83,679.60	Cash on hand and in bank	\$ 83,679.60
TOTAL GUARANTEED TRUST ASSETS	\$5,457,663.42	TOTAL GUARANTEED TRUST LIABILITIES	\$5,457,663.42
ESTATES DEPARTMENT:		ESTATES DEPARTMENT:	
Estates, Trusts and Agency Funds	\$ 948,136.10	Estates, Trusts and Agency Funds	\$ 948,136.10
	\$8,322,248.26		\$8,322,248.26

REVENUE ACCOUNT FOR 1938

Balance brought forward from 1937	\$ 31,542.87
Net earnings on 1938 business	96,333.06
	\$127,875.93
Of which the following distribution has been made:	
Reserve for taxes	\$ 10,000.00
Half-yearly dividends Nos. 120 and 121 at the rate of 8% per annum	\$ 80,000.00
Balance carried forward to 1939	\$ 37,875.93
	\$127,875.93

NELSON MONTEITH, President.

W. H. GREGORY, Managing Director.

Established in 1889
J. P. LANGLEY & CO.
 C. P. ROBERTS, F.C.A.
 Chartered Accountants
 Offices
 TORONTO — KIRKLAND LAKE

Years of Experience



Authority, experience, organization, reputation—all join in justifying your preference for this Trust Company. If you are considering Trust provisions under a Will, or a Living Trust set-up in the modern way, we invite you to confer with our Trust officers, freely. Be guided by authorities.

CHARTERED TRUST AND EXECUTOR COMPANY
 54 KING ST. WEST — TORONTO
 152 ST. JAMES ST. WEST — MONTREAL

GOLD At Bargain Prices

In Northwestern Ontario the 1938 increase in gold production over 1937 was 36 1/2%.

We have prepared a special letter analysing the growth of this particular area.

We have, also, copies of the new progress report on Upper Seine Gold Mines, which is located in Northwestern Ontario and rapidly approaching the production stage.

Copies of these will be furnished on request.

Wm. L. DOYLE & CO.
 INVESTMENTS
 156 Yonge St. Toronto
 ELgin 7239

Dividend Notices

BANK OF MONTREAL

Established 1817
DIVIDEND NO. 303
 NOTICE is hereby given that a DIVIDEND of TWO DOLLARS per share upon the paid up Capital Stock of the Institution has been declared for the quarter ending on and after WEDNESDAY, the FIRST day of MARCH next, to Shareholders of record at the close of business on 31st January, 1939.

By Order of the Board
 JACKSON DODDS G. W. SPINNEY
 General Manager General Manager
 Montreal, 20th January, 1939

Hollinger Consolidated Gold Mines Limited

DIVIDEND NUMBER 315
EXTRA DIVIDEND NUMBER 51

A regular dividend of 1% and an extra dividend of 1% making 2% in all, have been declared by the Directors on the Capital Stock of the Company, payable on the 25th day of February, 1939, to shareholders of record at the close of business on the 11th day of February, 1939.

DATED the 4th day of February, 1939.
 I. McIVOR
 Assistant-Treasurer.

The Royal Bank of Canada

DIVIDEND NO. 206

NOTICE is hereby given that a dividend of two per cent. (being at the rate of eight per cent. per annum) upon the paid-up capital stock of this bank has been declared for the current quarter and will be payable at the bank and its branches on and after Wednesday, the first day of March next, to shareholders of record at the close of business on the 31st day of January, 1939.

By order of the Board.
 S. G. DOBSON,
 General Manager
 Montreal, Que., January 13, 1939.

GOLD & DROSS

(Continued from Page 8)

250-foot level has opened a length of 200 feet grading \$6 per ton across widths up to 35 feet. Diamond drilling below this horizon has indicated its downward continuation and a drive is now underway to reach the zone at the 375-foot level. If favorable developments continue, early consideration of mill construction is likely, although it is possible two more levels will first be established.

COCKSHUTT PLOW

Editor, Gold & Dross:

I am considering buying a few shares of Cockshutt Plow. I would appreciate your opinion of this stock.

—N. O. S., Regina, Sask.

My opinion is that Cockshutt Plow should be regarded as a speculative buy with promising prospects of appreciation. The stock is selling currently at 7, as compared with a high of 13 1/4 and a low of 6 in 1938, and a high of 22 1/2 with a low of 7 1/2 in 1937. You are probably aware that this company depends almost entirely upon the farmer market, and with the improved agricultural outlook in Canada, its own outlook and operations should improve correspondingly.

Cockshutt Plow had a net profit of \$12,631 in the year ended November 30, 1938, against \$138,091 in the 1937 fiscal year, and \$21,486 in 1936. Net in 1938 was equal to 4 cents a share

against 61 cents in the preceding period and 7 cents in 1936. Actually, operating profits in 1938 were \$734,667 as compared with \$667,543 in 1937. However, an unusually heavy write-off of \$310,445 on uncollectable accounts—an amount equal to \$1.03 per share—plus all other charges reduced net to the figure which I quoted above. The 1938 report states that low returns from normal crop yield caused a disappointment in collections, particularly in districts where recovery had been exceedingly backward and, with the desire to pursue a conservative course, directors decided to write off receivables out of profits, retaining intact the present reserves.

SKYNNER LAKE

Editor, Gold & Dross:

Can you tell me what the situation is in regard to Skykker Lake Gold Mines?

—W. G., Chicago, Ill.

Further diamond drilling is planned for Skykker Lake Gold Mines, on its property which is located in Deloro township, Porcupine area. Three thousand feet of diamond drilling was done last year and this determined the existence of a wide mineralized shear containing some gold values. Two interesting showings were uncovered last fall, on which a crew has been engaged in

trenching. Some \$15,000 has been expended on surface work and this indicated a mineralized shear zone extending some three-quarters of a mile across the breadth of the property. The mineralized zone disclosed in drilling is apparently on the strike of the orebody developed on the Deloro property, which adjoins to the east, and is now in production.

SACHIGO

Editor, Gold & Dross:

Have you any recent information on the ore situation on the bottom level of Sachigo River Exploration Company?

—S. L. H., Ottawa, Ont.

Recent developments on the fourth, or bottom level, have been quite encouraging at Sachigo River Exploration property. High grade ore encountered in the drift to the east is thought to be the top of a new ore body. Over a length of 65 feet it ran 1.7 ounces across a width of 1.6 feet. Previously, 24 feet of high grade ore was opened after which drifting proved disappointing. Indications now are that ore sections similar in importance to those on the upper levels will be developed and assure steady continuation of present highly profitable production. A good working surplus is being built and dividend consideration is possible this year.

Investment Rules Do Not Suffice

(Continued from Page 7)

respect to the use of his wealth; in some quarters this control seeks to imprison the person of the owner, as well as his wealth.

The Inflation Risk

THOUGH more has been written concerning inflation than has been warranted by actual developments to date in Great Britain or America, it is advisable at this stage to expose its hazards, because it is the risk that impairs the protection afforded by most of the instruments of investment.

This risk arises from excessive public debt, and it is aggravated by accumulation of other governmental costs, all of which combine to raise governmental outlays to more than the governments can raise through taxation and perhaps eventually by borrowing. So long as incomes, estates and other tax sources remain productive, there is a tendency to assess the public expense on these sources through taxation which in effect transfers the benefit of effort and of ownership from the citizen to the state.

But when these sources no longer suffice, there is resort to other schemes. Conversion of debt is one of these, but when the rates are already as low as they are in these countries, the possibilities of savings at the expense of the bondholder, by reduction to a flat rate of say three per cent, are small. Even complete repudiation might be inadequate, inasmuch as other governmental expenses amount to far more than the present debt charges.

The problem is usually met by devaluation of the units of currency in which all payments, governmental and private, are made. In earlier times it was done by debasing the coinage. In these days of managed paper currencies, it can be done by reducing the legal gold content, or by forcing excess issues of the paper money into circulation. The effect is to reduce the obligations of the debtor at the expense of the creditor.

Wealth Now Decreasing

THE intentions of the governments under which we live today, to honor their debts, are not an assurance, because by their very policies of expanding debt to absurd heights, they are paving the way for later administrations which will seek some kind of remedy. It was heavy debt, rather than logic, that induced Alberta to elect a social credit government; the proof is found in the fact that this government repudiated half the interest charges, but did not introduce social credit.

How has this change come about? If we still had the go-ahead world of the 19th century, financial safety

would be a mere matter of detail, a question of finding the right kind of bank to keep your money in, or a sound life insurance company, or the right railway or industrial concern. There would be no question about the safety of banking as a whole, or of life insurance, or railways, or industries, or any of the other classes of undertakings which wove themselves into the fabric of modern economic life. All-in-all it was a time of amazing progress, in which the rewards of success far outweighed the losses of failure.

Now we have lost that pioneer, constructive spirit. We have turned to self-analysis. The chain of progress is broken. It becomes apparent that, throughout the world as a whole, wealth is decreasing rather than increasing, and living standards are declining rather than rising. The blight has spread even into the younger and more vigorous countries such as Canada, which for a time were able to resist it.

The Great War seems to have marked the turn. Prior to it we had mere glimpses of socialism and communism. We knew little of taxation. And the law was still willing to recognize a bond.

The War Fooled Us

THE war gave us a false picture of the power of public finance and control. We were carried to the skies on what seemed to be a flowery bed of roses. When it was over we viewed the war debt not as a menace to be disposed of but as a tribute to our financial genius. And ever since then we have been trying to make that genius work the miracle of social reform. Of course we are not alone to blame. There have been international difficulties and economic wars which have cut off our trade. But we did not succeed in adapting ourselves to these new forces from without. We only added to their difficulties by creating new ones within. And all the time we got into deeper water.

That is the social and economic background, in briefest outline. The effects on the financial world, and on the individual investor, have been serious. So serious, in fact, that he is compelled to practically clean the slate of all the precepts which were developed during the period of capitalistic growth, and which were sound enough for that period, but which are too superficial to protect him against the new hazards. He must in fact abandon his conception of the financial structure as a solid rock on which he could build his house, and get back to a more primitive view of wealth and its preservation.

If the movements of the day carry through to their logical conclusion, undoubtedly a large proportion of those who now have wealth will lose it. But if there is any advantage in

wealth to the individual, and if there is to be any survival in individual wealth, the mere effort at preserving it from the maw of an all-devouring state should satisfy the keenest brain. For that task, if possible at all, will not be easy.

A New Perspective

TO ORIENT oneself from one's environment is a difficult task, especially for one who's life has been devoted to action rather than to the study of history and general trends. That is why, when faced with a changed world, we become like a ship adrift in uncharted waters.

Now we can not actually predict that the financial world which we have known is going to be completely destroyed. But radical changes are probable, and even the most conservative viewpoint must admit that there will be many alterations. We have seen, in our own generation, revolutions in several countries wiping out whole financial systems and reducing millions of people from comfort to poverty.

In our democratic nations we see such tampering with basic legal rights as to undermine the structure, at the very time when it trembles with a load of public financing which it was never intended to bear. And above all we see around us political movements arousing that will to destroy which lurks in the mind of everyone, and which in many cases is only too fertile a ground for the seeds of propaganda.

In the light of these developments must we not admit that the financial program which may have sufficed to protect an individual or a family in the past is likely to be inadequate for the future? With the evidence of decay so strong, to prepare for the worst while still hoping for the best, to broaden our conceptions of wealth and savings so as to reach below the foundations of the financial structure, are only reasonable precautions.

That is, we must learn to think in terms of real wealth and security, rather than merely in terms of deposits and mortgages and bonds. Then we can hope, not to abandon these instruments of investment, but rather to view more shrewdly their place in a deeply rooted financial program.

This entire article, it must be admitted, presents a gloomy prospect for the investor, and yet it does no more than repeat things which have been already said in recent years. The picture is not overdrawn, but the worst (we hope) has been emphasized. He who is forewarned should be forearmed. Capital as well as labor is worthy of its hire, and investors do not need to sacrifice themselves. The subsequent articles will attempt to show how their interests may be served.

Yes, Social Security, But How?

(Continued from Page 7)

to far places to get such information.

"It's Ottawa that puzzles me." It was a young woman speaking.

"The federal government has promised social legislation. What I don't understand is—why is Ottawa so silent about the form that legislation will take?"

She was crowding the two young men right off the stump with her seriousness.

"I think the taxpayers should begin to question the secrecy which surrounds such important measures."

Trust a woman to pursue a secret!

"After all," she continued, "it's the taxpayers who will pay, either by individual employee, or government contributions—or both, for that long lane of public expenditures where they were speaking about runs through only one route—the taxpayers' pockets."

This young woman had a mind of her own.

Hindrance to Dominion

"I DON'T like it," she said. "Premier Hepburn's absence may hinder the federal government. The mere fact that he's washed his hands of the whole matter, including the Rowell Commission, won't excuse him if Ontario's lack of co-operation prevents the federal government from acting at the present

Session. I think people are finding it hard to reconcile his demands that the federal government 'do something' with his refusal to co-operate in the matter of federal-provincial relations."

I like a young woman with spirit!

"What we need is a more articulate public opinion." It was the serious young man again. "That's where the 'turning worm' will come in. It's a healthy sign when people begin to give serious thought to national problems."

He had got his second wind.

"A few years ago," he continued, "such contemplations were founded mainly on the fear of 'isms'."

The young woman stiffened. She took it right away from him.

"I don't think the citizens of Canada are afraid that some 'ism' will sweep the country. Communism, Nazism, and Fascism have demonstrated their demoralizing effect on national and international peace too well for that. But we do know that Canada has problems which must be faced. We must set our house in order."

"There's danger, though, in the way this is accomplished," interrupted the serious young man. "There are so many rash promises and attractive panaceas. It will be necessary to look closely before we leap."

The second young man took this up.

"You're right there," he said. "We

can't just copy some other plan unless we find that conditions in Canada are comparable to those existing under that plan elsewhere."

That's why it's unlikely that a plan of social insurance operating in Great Britain or Australia will be suitable for Canada—and it must always be realized that no plan is stronger than its organization and administration."

Everything But "How?"

"ABSOLUTELY," I said quickly, "not realizing that I had jumped right into the midst of the discussion. 'I know what you mean.'"

"That point was borne out recently in conversation with a gentleman en route to the West. A chat which began over an after dinner cigar lengthened into an interesting debate on the possibilities of one plan which he described to me."

I was off!

"This scheme, the man told me, would be federal in control and administration. It would apply to all citizens of the Dominion and would take care of unemployment insurance benefits, health insurance, including medical, surgical, and dental care, hospitalization, etc., old age pensions, mothers' allowances—in fact every phase of social welfare. It was a beautiful plan. It included everything—everything except 'how'. At best it could only be

Canadian Government, Municipal and Corporation Bonds

Enquiries invited

Wood, Gundy & Company

Toronto Limited Winnipeg
 Montreal Ottawa Vancouver
 London, Eng. Hamilton London, Ont.



Public Utility Bonds

Most Public Utility Companies in Canada have shown great stability of earnings over a period of years. The First Mortgage Bonds of those companies constitute an excellent medium for investment. We shall be glad to make offerings of sound Public Utility Bonds.

McLEOD, YOUNG, WEIR & CO.

LIMITED
 Metropolitan Building, Toronto
 Telephone: ELgin 0161
 Ottawa Montreal London Hamilton

Correspondents in New York and London, Eng.

Canadian Mining and Industrial Stocks Canadian Commodities

OUR STATISTICAL STAFF WILL BE PLEASED TO ANSWER INQUIRIES REGARDING ALL CLASSES OF SECURITIES.

F. J. Crawford & Co.

MEMBERS:
 The Toronto Stock Exchange
 Winnipeg Grain Exchange
 Canadian Commodity Exchange, Inc.
 11 JORDAN ST.
 TORONTO
 ELgin 2201
 Branches:
 BARRIE
 ORILLIA
 HAMILTON

THE WESTERN SAVINGS AND LOAN ASSOCIATION

HEAD OFFICE—WINNIPEG, MANITOBA

BRANCH OFFICES:
 AGENCY BUILDING 211A EIGHTH AVE. W. EDMONTON, ALBERTA
 McCALLUM HILL BLDG. CALGARY, ALBERTA
 411 AVENUE BUILDING REGINA, SASK.
 SASKATOON, SASK.

described as a bit of 'wishful thinking'.

The serious young man pounced again.

"That's what I mean by danger. You think the plan fantastic. But others would see it as a passport to Utopia. They wouldn't stop to consider its practicability. Unfortunately one must be practical in matters of social insurance. Too often people consider insurance purely from the standpoint of what it will bring to them in the way of benefits. Ask a man—'Do you carry insurance?'—and he will answer 'Yes, my wife will get ten thousand dollars when I die'. Now why doesn't he say 'Yes, I pay so many dollars yearly for insurance'? Psychologically, his attitude is all wrong: for there is always a *paying* in before there can be a *paying* out. It's the same with government plans of social insurance—we must be just as strict about the paying in as we are generous in the paying out."

"Fortunately," he added proudly, "there are in Canada individuals who have the necessary technical knowledge and experience which would enable them to safeguard the financial regulations of such legislation."

"THEN why doesn't Ottawa..."

broke in the young woman—she was plainly worried about Ottawa—"why doesn't the federal government call together the representatives of the various interested groups—labor, industry, the medical and dental professions, hospitals, nurses, the taxpayers, etc.—and with these actuarial experts work the thing out?"

She was asking questions again.

"Surely," she contended, "there might emerge a plan whereby a great many of the maladjustments could be regulated, and employment could be guaranteed, or unemployment insured, and sickness could be prevented, or cured, and compensation could be paid in old age, and there could be work and food and shelter and happiness for all."

The torch of Truth burned brightly as she concluded.

"It seems time for politics to fade into the background of our national life; a time when provincial rights shall no longer impede national progress; when individual feuds shall cease to create an impasse between provincial and federal governments; a time for unity in a broader, greater nationalism."

It's a great game—"Truth"!

Look and Feel Younger

Worry lines your face. Worry accounts for poor and failing health.

Eliminate one big worry by knowing that if an illness or accident disables you, even for the rest of your life, a monthly cheque will regularly come to you. Investigate now.

Strongest position in 29 years of service.

\$70 Millions
Already Paid
in
Benefits



Consult
Our
Agent

HEAD OFFICE FOR CANADA, 34 KING ST. EAST, TORONTO, ONT.

Your Best Investment

is your life insurance. It will protect your wife and family and take care of you when you retire.

Consult Any Agent of

The DOMINION OF CANADA
GENERAL INSURANCE CO.

HEAD OFFICE—TORONTO

BRANCHES—MONTREAL, OTTAWA, HAMILTON, LONDON, WINNIPEG, CALGARY and VANCOUVER.

A legacy from the past

Between the possessor of valuable property and the ever-present menace of fire, the security of a Northwestern Mutual policy stands as a bulwark of absolute safety.

38 years have gone into the building of it and though he may never have contributed to its growth in the past, the policyholder today enjoys to the full every advantage that so long a record affords.

Whether your property, be it industrial, commercial or private, give it Northwestern Mutual coverage— unquestionably the highest form of protection.

DIVIDEND-PAYING POLICIES. The Northwestern Mutual Fire Association is operated purely for the benefit of its policyholders. All policies pay dividends from the earnings of the Company.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
Assets \$8,501,320

Branches
Across Canada
Toronto
Hamilton
Ottawa
Montreal
Quebec City
St. John
Halifax
Moncton
Winnipeg
Saskatoon
Calgary
Edmonton
Victoria
Kelowna
Vancouver

FIRE and WINDSTORM

THE SHIELD
OF PROTECTION



The PORTAGE LA PRAIRIE
MUTUAL INSURANCE COMPANY
PORTAGE LA PRAIRIE, MAN. WINNIPEG, REGINA, EDMONTON

SOUNDLY ESTABLISHED
This pioneer Western Company has stood the test through all changing conditions since 1884. It has always maintained a strong position, and with an unblemished record of achievement continues to exceed the future with confidence.

1939 STOCK MARKET FORECAST

This comprehensive Study outlines, for the year 1939,

- the dominant economic forces that are at work.
- their anticipated effect on business and the stock market.
- the approximate timing of the stock market's low point for the year.
- the approximate timing of its high point.
- the anticipated price limits, in terms of the Dow Jones industrial average, at which the market should bottom and peak.

A guide based upon sound and tested principles having to do with the duration and extent of cyclical market swings, such as the one now under way since March, 1928; price-earnings relationships; correlation with business movements; and other proven market characteristics, that should be of invaluable assistance to the investor who desires to profit fully from the 1939 trend and who wishes to avoid the next cyclical decline in the stock market.

Price — \$5

From time to time the results of studies such as the one outlined above, where of general interest, have been offered to investors and investment research institutions. Your name, along with remittance, will insure your receiving the 1939 Stock Market Forecast by return mail.

INVESTMENT LETTERS, INC.

Directed by
CHAS. J. COLLINS



700 Union Guardian
Bldg. - Detroit, Mich.

CONCERNING INSURANCE

Cover Against Public Liability

BY GEORGE GILBERT

It is surprising how many business men and property owners are still unfamiliar with liability insurance and the many hazards against which it affords protection, although it is receiving increasing recognition in certain quarters.

When an accident occurs which causes personal injury to a member of the public, or damage to someone's property, it is often a simple matter for the person injured or whose property has been damaged to find grounds for claiming damages from somebody.

PUBLIC liability insurance, which covers the insured against his legal liability to members of the public other than his employees, is a form of protection that is steadily growing in importance. Judgments obtained in damage actions for such large sums that the financial standing of the defendant is seriously impaired in many cases, while in other cases it results in his bankruptcy, have brought about a realization of the need of this kind of insurance protection.

There are many subdivisions of public liability insurance, of which the following are the principal ones: manufacturers, contractors, owners, landlords, tenants, general elevator, theatre, teams, automobiles, vessels, products, contingent, golfers, and sports liability. In a general sense, any person who owns, leases or occupies property, or who owns, controls or operates a business or other form of enterprise, or who owns, operates or uses private means of transportation or who indulges in certain forms of personal recreation may require the protection of some form of liability insurance.

Sometimes a business man insists that no member of the public to whom he would be legally liable has access to his premises or work shops. But he fails to take into account the government factory inspectors, workmen's compensation inspectors, the service men of the gas, electric power and telephone companies, the boiler, fire and elevator inspectors, mail carriers, delivery men, plumbers, mechanics and others who periodically enter his premises.

Causes of Claims

OFTEN it takes merely a fall on a sidewalk, floor or steps, the tumbling down of some carelessly piled merchandise or an overhead object, or any other of a multitude of causes to produce a claim or a suit for damages against the operator of a business. It is not to be overlooked that possible causes of injury to employees are also possible causes of injury to the public.

Serious results sometimes follow from the failure to carry public liability insurance. A business man seldom fails to insure his stock and equipment against fire in order to safeguard himself against financial ruin should the property be destroyed. He may not realize that financial ruin is equally possible through a judgment resulting from a claim for damages based on personal injury suffered on his premises. In every personal injury there is involved a loss potentiality. If accidents occur to employees, it follows that accidents will occur to the public. One costly claim for damages may absorb the profit of years of effort.

Manufacturers public liability insurance affords protection to the manufacturer against loss arising from claims for damages on account of bodily injuries or death sustained or alleged to have been sustained by members of the public by reason of the business conducted at the location designated in the policy. The coverage is usually broad enough to cover in certain instances injuries whether sustained at the named location or elsewhere. For example, it includes the public hazard arising from traveling salesmen or messengers, in the course of their employment, or the operations of employees installing or repairing the product away from the premises.

Products Liability

PRODUCTS liability insurance is also required by manufacturers and distributors of certain kinds of products. Manufacturers are often held liable for losses in suits for damages brought by the ultimate consumer of the product on the grounds of negligence in the manufacture. There is considerable possibility of claims arising where the manufacturer or bottler has been guilty of neglect in some respect in connection with the manufacture or sale of a product not in itself inherently dangerous.

In spite of all care and diligence on the part of executives, there is always the possibility of carelessness or error on the part of employees, with the result that foreign substances may get into a manufacturer's product. Such foreign substances as nails, tacks, glass, sand, tin, insects, decomposed mice, paper, hair, hair pins, poisons and acids have been all the cause of claims. Part of a human finger found in a can of foodstuff was the cause of a claim.

As there is often uncertainty as to who will be held liable in any given case, it is advisable for both the manufacturer and the distributor to protect themselves against such hazards by means of products liability insurance. Baking concerns, manufacturers of confectionery, canners, dealers in milk products, bottlers, and all manufacturers and dealers in food products are especially in need of such protection.

Elevator Liability

ELEVATOR liability insurance is in demand nowadays, and few elevators remain uninsured in office buildings, hospitals, department stores, factories, and in other build-

ings in which elevators are installed. These elevator liability policies are comparatively inexpensive, and besides the insurance they provide for periodical inspections in conformity with provincial laws and city by-laws.

In spite of inspections and other precautions, accidents occur in the modern elevators, equipped with every known safety device. Some of these accidents are due to invisible defects in the material used, cables which snap, or safety devices which do not function in an emergency. In the older elevators, not so well equipped with safety devices, the doors may not be properly closed, and the employees may not stop their cars level with each floor. In the automatic elevators driven by the persons using them, accidents may occur to those who do not know how to operate them and to elderly people who have difficulty in holding back the heavy doors installed on them.

While the inspection service provided by the insurance companies is effective in eliminating many mechanical accidents, there remains the serious hazard of the operator accidents. As has been pointed out before, if the operator is careless in closing a door, a person who tries to enter or leave the elevator while it is in motion is very liable to be seriously injured or killed. Crowded elevator cars, premature starting of the car, causing the car to stop above or below the ground or floor level, starting or stopping sharply and so jolting passengers, closing the door too quickly and catching persons or clothing, leaving a landing without a closed door—all have led to very heavy claims against the owner of the elevator, as shown by the records of the insurance companies.

Inquiries

Editor, Concerning Insurance:

I am fifty-five years of age and apparently in good health.

I have a \$20,000 non-participating 20-Payment Life policy taken the end of 1919. There is a loan of about \$9,000 against this policy so that my net protection is actually \$11,000.

This insurance company has advised that the changing of any insurance contract is usually not in the best interests of the insured but that in cases such as mine where almost the whole loan value has been used up and where it is not convenient to pay off the loan that change or rewriting is sometimes advisable.

The figures which they give are interesting and would seem to substantiate the advisability of some change. The comparison of costs is enlightening.

Present Basis Original loaned 20-Pay Life

1938	\$1,121.08
1939	519.68
1940	519.68
1941	519.68
1942	519.68
1943	519.68

Suggested Basis

Replacing Ordinary Life	none
1938	none
1939	none
1940	none
1941	\$518.89
1942	518.89
1943	518.89

The \$1,121.08 consists of the final premium on my present 20-Pay Life plus the \$519.68 interest on the loan, approximately \$9,000. The \$518.89 payable from 1941 on is the premium on a \$11,000 Ordinary Non-par policy. There will be no premiums due in the first 3 years as the remaining value prepaays those premiums. This means too that the redated contract will still have an immediate value in the premiums prepaid for 1939 and 1940.

As I have always understood that the dropping of one policy and taking of another is inadvisable, I would appreciate your advice. The only benefit in the old policy namely Double Indemnity for accidents may, I understand, still be included in the new.

—A. I. M., Toronto, Ont.

As a rule, the replacing of one life insurance policy with another is not in the best interests of the insured. But there are exceptional cases where a rewriting in the same company may actually be good business from the insured's standpoint. Assuming that you are insurable as a first-class risk; that it is not convenient to pay off the loan at this time or in the near future; and assuming that the figures you quote are accurate, the course suggested would undoubtedly appear to be to your advantage.

It may be taken for granted that the underwriting department at the home office of an insurance company will not countenance such a change unless it is sound and constructive for the future. They take steps to prevent their representatives from recommending and benefiting by a change to a new policy which is not in the insured's best interests.

If the recommendations have been made to you in writing by a responsible representative of the company, and bear the approval of the head office, you may rest assured that the recommendations have merit.



ERNEST L. MARSHALL, appointed general manager for Canada and Newfoundland of the Employers' Liability Assurance Corporation, Limited, of London, England, succeeding the late John Jenkins. Mr. Marshall joined the Employers' Liability in 1913, spent four years overseas with the C.E.F., is a member and former director of the Rotary Club of Montreal and is a member of the board of the Navy League of Canada.

Northwestern Mutual Grows in Business and Financial Strength

BESIDES adding substantially to the business on its books, the Northwestern Mutual Fire Association in 1938 also increased its assets by \$818,252.50 and its surplus by \$229,361.79. At the end of the year the assets total admitted were \$8,501,320.04, while the surplus over all liabilities, including unearned premium reserve on a 100 per cent basis, amounted to \$2,476,558.16.

Dividends paid policyholders last year totaled \$1,463,570.37, while the amount paid in losses was \$2,384,280.03, making the total payments to policyholders in 1938, \$3,847,850.40. Since organization, the Association has paid to policyholders in losses the sum of \$42,715,911.19, while the dividends paid policyholders have amounted to \$24,750,892.17.

In Canada the Association operates through fifteen branches, located in Toronto, Montreal, Quebec City, Hamilton, Ottawa, Halifax, Saint John, Moncton, Winnipeg, Saskatoon, Calgary, Edmonton, Victoria, and Canadian head office at Vancouver, B.C.

The Robinsons

TWO of the most inconspicuous multi-million dollar producers in the life insurance business blinked momentarily in an unaccustomed spotlight recently when Julian Myrick, of the Mutual Life of New York, at his thirtieth anniversary luncheon in New York mentioned that two of the guests were related to the first president of his company. The two modest "millionaires" are J. Beverley Robinson and Duncan S. Robinson, who joined the Canada Life as agents in 1922, and have always been prominently identified with that company. Their reluctance to give out just how much they produce each year or any other data lending itself to a publicity build-up, has made them somewhat legendary characters in New York. Outside guesses as to their production run to astounding figures, but even a conservative estimate leads to the conclusion that their joint production is more than ample to rate each of the brothers as a million-dollar producer and then some.

For years before going to the United States in 1936 they were the undisputed leading producers of Canada. They have also led the Canada Life's "Millionaires Club" (based on insurance in force) by a wide margin since its inception, even though, because of working as a team, they must pay for more than twice as much as any individual member of the company's field force. Except for a brief experimental period in another city, their first American base was Buffalo, N.Y. At the end of a year there they went to New York City in the first part of 1937.

The Robinson brothers are sixth generation Canadians, their forebears having been among Toronto's earliest settlers.

Though working intensively and for long hours when on the job, the Robinson team knocks off work from the end of June to the middle of September, coming back to Canada, where the only business they do is servicing their Canadian clients. The extended vacation helps to make up for the necessity of being away from their families for long stretches, as both brothers continue to maintain their homes in Toronto.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION LIMITED, FOR ALL CLASSES OF INSURANCE

Ontario
Branch Office
FEDERAL BUILDING
TORONTO

HALBERT J. KERR
Manager

Applications for Agencies Invited.



Forced Sale or Clear Title?

This home of yours

... a worthwhile achievement ... a wise investment ... a place of cherished associations ... a safe refuge for the lives and hopes of those near and dear to you.

But ... is it secure against future uncertainties? ... against contingencies of life likely to endanger your investment? What would happen if you did not outlive the term of your mortgage? ... would your family be turned out? ... would an enforced sale bring about a cruel loss of both home and equity?

This home of yours can be your castle

... a stronghold secured for posterity by the ingenuity of modern life insurance planning through the Sun Life of Canada. If death should call the mortgage, the savings you have so diligently invested, and the protection you have built up through the years for those you love, will be preserved.

An annual payment representing only a trifling fraction of the amount involved can make

Your home a castle

MAIL THIS COUPON TODAY

To the Sun Life Assurance Company of Canada, Dominion Square, Montreal.

Please send me, without obligation, full particulars of your plan to protect my home and the equity I have built up. The mortgage amount in which I am

interested is \$ _____ repayable in _____ yrs.

Name _____

Address _____

Date of Birth _____

Occupation _____

FIRST POLICY ISSUED 1871

SUN LIFE

ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

SIXTY EIGHT YEARS OF PUBLIC SERVICE

THE WAWANESA Mutual Insurance Co.

— ORGANIZED IN 1896 —

Assets Exceed \$2,000,000.00

Surplus 826,883.38

Dom. Govt. Deposit 638,720.00

INSIST ON SECURITY —

Then place your insurance on the basis of Broad Coverage and Favorable Rate — and save money on your Fire Premiums.

Head Office: Wawanesa, Man.

Eastern Office: Toronto, Ont.

Branches at Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal and Moncton.

—2000 Agents Across Canada—



ABSOLUTE SECURITY

W. R. HOUGHTON, MANAGER

THE OLDEST
INSURANCE OFFICE
IN THE WORLD



ROBERT LYNCH STARRING,
Manager for Canada

EVERYONE NEEDS THE SUN

Company Reports

GOODYEAR TIRE

A NET profit of \$2,228,879 for the year ended Dec. 31, 1938, and an excellent liquid position are revealed in the financial statement of the Goodyear Tire & Rubber Co. of Canada, Limited, and subsidiary companies. The report was presented by A. G. Partridge, President, at the annual meeting.

The net profit of the year represents an increase of \$864,531 in comparison with 1937. Operations of the combined companies resulted in earnings of \$2,757,587 for 1938 after deducting all manufacturing, selling and administrative expenses, income and other taxes, but before providing for depreciation of buildings and equipment, the net profit was \$2,228,879. This was equivalent to \$7.49 a share on the common stock, compared with \$4.14 a share in 1937 and \$4.73 a share in 1936.

Total current assets, with inventories and holdings of government bonds valued at the lower of cost or market, stood at \$9,501,341 at Dec. 31, 1938. Total current liabilities were \$531,688, leaving net working capital of \$8,969,653, an increase of \$47,906 in the year.

EQUITABLE LIFE

ANNUAL statement of Equitable Life Insurance Company, presented at the meeting at Waterloo, showed gains in assets and income, together with a further strengthening of the margin of security to policyholders. Statements were presented by Hon. J. L. Ralston, K.C., President, and M. J. Smith, general manager.

Assets increased by \$542,110 to a new high of \$11,592,190. Mortgages were taken below book values, and bonds and debentures below market values. The company co-operated in making Housing Act loans from the inception of the act and at the end of 1938 had \$829,812 outstanding in Housing Act mortgages, on which no losses had been experienced.

Investment and contingency reserves were increased to \$350,000. Of this amount \$264,130 has not been allotted against any account and is available for contingencies. Surplus was increased by \$37,100 to \$466,402.

Premium income increased to \$1,127,159 and investment income, at \$570,553, was the highest in the company's experience. Total income increased for the year, and amounted to \$1,810,597. Excess of income over disbursements was \$596,097.

NATIONAL LIFE

BUSINESS in force amounting to \$59.2 millions compared with \$58 millions at the close of the previous year was reported by the National Life Assurance Company in its annual financial report for the year ending Dec. 31, 1938.

The excess of cash income over cash disbursements amounted to \$516,786. This in addition to the amount derived from maturities and sales was available for new investment but like other companies the National Life complains of the scarcity of suitable securities.

Payments to policyholders, beneficiaries and annuitants amounted to \$1,172,468 compared with \$1,154,065 in the preceding year.

The company increased its reserves by \$493,816. The total amount of the reserves now stands at \$11.3 millions, according to the directors' report. Total assets amount to \$12.0 millions compared with \$12.2 in the previous year.

WESTERN LIFE

THE Western Life Assurance Company, at the annual meeting of Shareholders at Hamilton, reports an increase of 50% in new business over the entire year of 1937; this increase was written during the nine months since it established its head office in Hamilton.

Earnings on its assets were 5.23%, being an increase over 1937 and a higher than average return on investments.

Its agency force in Ontario has been increased, several agencies having been opened throughout the province, in charge of thoroughly experienced life underwriters.

The board of directors has been increased from nine to twelve, and the management has planned a progressive program of development of its organization for the ensuing year.

TORONTO GEN. TRUSTS

THE 57th annual report of the Toronto General Trusts Corporation shows that its position was well maintained. Net profits were \$282,165 for the year ended December 31, 1938, as compared with \$281,065 for 1937. After providing \$120,000 for dividends, \$50,000 for federal, provincial and business taxes and writing \$50,000 off the office premises account, the balance of profits amounting to \$62,165 was carried forward bringing the surplus in the profit and loss account up to \$329,508.

Features of the year's operations noted by W. G. Watson, general manager, in his address to shareholders were an increase in savings deposits of \$716,000, new business of nearly \$22,000,000 and total assets under administration of \$237,863,000, of which \$213,250,000 is made up of estates, trusts and agencies.

PREMIER TRUST

PREMIER Trust Company reports net revenue of \$70,666.70 for 1938. Amount brought forward from previous year was \$12,257.05. Deductions were: Income tax provision, \$5,200; dividends at rate of 5 per cent yearly, amounting to \$59,825.14, and \$14,000 written off premises. After such charges, surplus carried forward was \$6,801.11.

Statement is not directly comparable with that at end of 1937, as the 1937 statement included the complete figures of the Security Loan & Sav-

ings Company, St. Catharines, which was operated as a separate company for nine months in the year 1937 prior to the merger with the Trust Company. The combined figures for the year 1937 showed net revenue, \$83,489.13; income-tax provision, \$9,000; dividends at 5 per cent per annum, \$61,185.57; amount written off premises, \$12,000; and surplus carried forward, \$12,257.05.

Capital account is increased to \$1,368,168.05 from \$1,345,755.75. Guaranteed fund account is up to \$3,055,684.95 from \$2,953,665.51. Estates account is increased to \$12,179,350.86 from \$11,554,280.90. Total assets under administration amount to \$16,603,204.86.

Automobile and General Casualty Insurance
AGENCY INQUIRIES INVITED
LUMBERMEN'S MUTUAL Casualty Company
VANCE C. SMITH, Chief Agent
CONCOURSE BUILDING
TORONTO
"World's Greatest Automobile Mutual"

THE Casualty Company of Canada
HEAD OFFICE - TORONTO
GEORGE H. GOODERHAM
President
A. W. EASTMURE
Managing Director
EVERYTHING BUT LIFE INSURANCE

THE PREMIER TRUST COMPANY

St. Catharines

TORONTO

London

COMPARATIVE FIGURES

	December 31 1938	December 31 1937
Capital Assets	\$ 201,840.00	\$ 1,368,168.00
Guaranteed Trust Assets	170,127.00	3,055,685.00
Estate Assets	1,141,114.00	12,179,351.00
Total Assets Under Administration	1,513,081.00	16,603,204.00

Copy of Annual Report Mailed on Request

**PILOT WILL
HELP YOU
DISCOVER
New Sales**



• Even though you have made a great success of selling our popular speedy-settlement auto and fire insurance to many a satisfied client, don't stop there! Steer with Pilot to the new Eldorado of business just ahead of you. There are hundreds of uncovered risks needing your offer of one of Pilot's many attractive policies—burglary, cargo, elevator, teams, plate glass, general and public liability, fidelity and security bonds. Somewhere, somebody needs you to call with one of these Pilot propositions in a certain field. We offer agent and insured security, service and prompt settlement of all claims in any one of our six strategically-located claims offices. Phone Head Office or nearest branch office for any facts you want.

THERE'S PILOT BUSINESS ALL AROUND YOU!

PILOT INSURANCE
Head Office: COMPANY 199 Bay St., Toronto



The Annual Statement of NORTHWESTERN MUTUAL FIRE ASSOCIATION

(Incorporated 1901)

For the Year 1938

Completing another year of sound, constructive growth, this Company has pleasure in presenting its 38th Annual Statement herewith. Substantial increases in Assets, Surplus and general policyholder-benefits are impressive features in a record of continuous growth which this Company, under careful conservative management, has maintained since its inception.

ASSETS INCREASED	\$818,252.50
SURPLUS INCREASED	\$229,361.79

Policyholder Benefits Year 1938

Losses Paid	\$2,384,280.03
Dividends Paid to Policyholders	\$1,463,570.37
Losses paid to policyholders since organization	\$42,715,911.19
Dividends paid to policyholders since organization	\$24,750,892.17

COMPANY HIGHLIGHTS

- 1—Dividends are paid direct to Policyholders.
- 2—Policies are Non-assessable.
- 3—Careful selection of properties and owners and full co-operation of policyholders has resulted in a consistent and substantial growth since incorporation.
- 4—Prompt and satisfactory settlement of losses.

Summary Financial Statement AS OF DECEMBER 31, 1938

ASSETS	
Cash in Office and Banks	\$1,491,858.01
Securities	6,049,272.22
These securities consist of Government, state and municipal bonds at amortized value and other securities of the highest grade plus accrued interest.	
Premiums in Course of Collection	752,944.02
All accounts over 90 days old are excluded.	
Miscellaneous Assets	207,245.79
Consisting of amounts due from other insurance companies, real estate owned, etc.	
Total Admitted Assets Belonging to Policyholders	\$8,501,520.04
From these assets we have excluded all furniture and fixtures, automobiles, printing plant, supplies, and premium accounts over 90 days old.	
LIABILITIES	
Reserve for Losses and Adjustment Expense	\$ 350,071.64
Reserve for Unearned Premiums	5,299,212.56
This reserve is the full unearned portion of the premiums and is available for the payment of losses.	
Reserve to Cover All Other Liabilities	375,477.68
This is a reserve to cover taxes accrued and all other miscellaneous liabilities.	
Surplus	2,476,558.16
Total	\$8,501,520.04
*On the basis of December 31, 1938, market value for all stocks and bonds owned, assets and surplus would be increased by \$152,653.08 to: Assets, \$8,653,953.12; Surplus, \$2,629,191.24.	

HEAD OFFICE IN CANADA:

Randall Building, 555 West Georgia St., Vancouver, B.C.

BRANCHES:

Toronto, Hamilton, Ottawa, Halifax, N.S., St. John, N.B., Moncton, N.B., Quebec City, Montreal, Winnipeg, Saskatoon, Edmonton, Calgary, Kelowna, Victoria.

SHAW AND BEGG LIMITED
SECURITY • STABILITY • SERVICE •

Non-Board Facilities—Canadian and Ontario Managers

Established		Assets
1840	WELLINGTON FIRE INSURANCE CO.	\$ 1,309,869.
1923	FEDERAL FIRE INSURANCE COMPANY	994,296.
1911	CONSOLIDATED FIRE & CASUALTY INS. CO.	851,897.
1910	MERCHANTS FIRE ASSURANCE CORP.	15,769,169.
1851	PACIFIC FIRE INSURANCE COMPANY	7,338,945.
1918	BANKERS & SHIPPERS INSURANCE CO.	6,402,814.
1910	JERSEY INSURANCE COMPANY	4,098,712.
1865	MILLERS NATIONAL INSURANCE CO.	6,367,827.
1873	LUMBERMEN'S INSURANCE COMPANY	4,784,697.
1835	STANSTEAD & SHERRBROOKE FIRE INS. CO.	1,253,270.
1911	AMERICAN AUTOMOBILE INSURANCE CO.	19,155,032.

Toronto General Agents

1839	GORE DISTRICT FIRE INSURANCE CO.	2,346,069.
1863	PERTH FIRE INSURANCE COMPANY	1,699,998.
1905	PROVINCIAL INSURANCE COMPANY	11,389,701.
1908	BRITISH OAK INSURANCE COMPANY	3,661,446.

Applications for Agencies invited and brokerage lines solicited from agents requiring Non-Board facilities.

INSURANCE EXCHANGE BUILDING
14-24 Toronto Street
TORONTO
President & Manager
H. Begg
Established 1885

Easy Mind

An easy mind is one filled with a sense of security. Business men who have great responsibilities including heavy fire risks can rest with an easy mind if those risks are covered by this reliable old Society.

UNION SOCIETY OF CANTON LTD

ESTABLISHED 1835

ASSETS OVER \$30 MILLIONS

HEAD OFFICE, TORONTO

COLIN E. SWORD, Manager for Canada

J. W. BINNIE, Associate Manager (Montreal)

The Equitable Life Issues Strong Report

Balance Sheet, December 31st, 1938

ASSETS	
Real Estate:	
Office Premises	\$100,000.00
Other (Held for Sale)	401,102.10
	\$ 501,102.10
Mortgages on Real Estate	4,833,891.79
Agreements for Sale	225,579.02
Loans on Collateral	6,633.60
Loans on Policies	1,644,182.19
Bonds and Debentures	3,810,379.32
Stocks	137,035.00
Cash on Hand and in Banks	78,900.50
Interest Due	50,211.85
Interest Accrued	126,352.11
Premiums Due and Deferred (Net)	176,922.55
Other Assets	1,000.00
TOTAL ASSETS	\$11,592,190.03
LIABILITIES	
Policy and Annuity Reserves	\$10,178,124.00
Provision for Unpaid and Unreported Claims	73,710.00
Amounts Left with Company at Interest	134,716.02
Premiums Paid in Advance	27,767.15
Interest Paid in Advance	263.27
Cashiers' Credit Balances	397.65
Taxes, Expenses and Accounts Due and Accrued	30,589.74
Other Liabilities	1,079.75
Dividends Allotted to Policyholders	1,347.04
Investment and Contingency Reserves	350,000.00
Capital Paid In	327,793.12
Surplus	466,402.29
TOTAL LIABILITIES	\$11,592,190.03

Assets increased by \$542,110 . . . Policy Reserves exceed statutory requirements . . . Mortgages carried below book value . . . Bonds and Debentures taken below market value . . . Insurance in Force \$40,773,482 . . . Surplus and Investment and Contingency Reserves increased.

THE EQUITABLE LIFE
INSURANCE COMPANY OF CANADA
HEAD OFFICE - WATERLOO, ONTARIO

Look and Feel Younger

Worry lines your face. Worry accounts for poor and failing health. Eliminate one big worry by knowing that if an illness or accident disables you, even for the rest of your life, a monthly cheque will regularly come to you. Investigate now.

Strongest position in 29 years of service.

\$70 Millions
Already Paid
in
Benefits



Consult
Our
Agent

HEAD OFFICE FOR CANADA, 34 KING ST. EAST, TORONTO, ONT.

Your Best Investment

is your life insurance. It will protect your wife and family and take care of you when you retire.

Consult Any Agent of

**The DOMINION OF CANADA
GENERAL INSURANCE CO.**

HEAD OFFICE—TORONTO

BRANCHES—MONTREAL, OTTAWA, HAMILTON, LONDON, WINNIPEG, CALGARY and VANCOUVER.

a legacy from the past

Between the possessor of valuable property and the ever-present menace of fire, the security of a Northwestern Mutual policy stands as a bulwark of absolute safety.

38 years have gone into the building of it, and though he may never have contributed to its growth in the past, the policyholder today enjoys to the full every advantage that so long a record affords.

Whatever your property, be it industrial, commercial or private, give it Northwestern Mutual coverage—unquestionably the highest form of protection.

DIVIDEND-PAYING POLICIES. The Northwestern Mutual Fire Association is operated purely for the benefit of its policyholders. All policies pay dividends from the earnings of the Company.

**NORTHWESTERN MUTUAL
FIRE ASSOCIATION**

Assets \$8,501,320

Branches
Across Canada
Toronto
Hamilton
Ottawa
Montreal
Quebec City
St. John
Halifax
Winnipeg
Saskatoon
Calgary
Edmonton
Victoria
Kelowna
Vancouver

FIRE and WINDSTORM

THE SHIELD
OF PROTECTION



**The PORTAGE LA PRAIRIE
MUTUAL INSURANCE COMPANY**

PORTAGE LA PRAIRIE, MAN. WINNIPEG, REGINA, EDMONTON

1939 STOCK MARKET FORECAST

This comprehensive Study outlines, for the year 1939,

- the dominant economic forces that are at work;
- their anticipated effect on business and the stock market;
- the approximate timing of the stock market's low point for the year;
- the approximate timing of its high point;
- the anticipated price limits, in terms of the Dow-Jones industrial average, at which the market should bottom and peak.

A guide based upon sound and tested principles having to do with the duration and extent of cyclical market swings, such as the one now under way since March, 1928; price-earnings relationships; correlation with business movements; and other proven market characteristics, that should be of invaluable assistance to the investor who desires to profit fully from the 1939 trend and who wishes to avoid the next cyclical decline in the stock market.

Price — \$5

From time to time the results of studies such as the one outlined above, where of general interest, have been offered to investors and investment research institutions. Your name, along with remittance, will insure your receiving the 1939 Stock Market Forecast by return mail.

INVESTMENT LETTERS, INC.

Directed by
CHAS. J. COLLINS



700 Union Guardian
Bldg. - Detroit, Mich.

CONCERNING INSURANCE

Cover Against Public Liability

BY GEORGE GILBERT

It is surprising how many business men and property owners are still unfamiliar with liability insurance and the many hazards against which it affords protection, although it is receiving increasing recognition in certain quarters.

When an accident occurs which causes personal injury to a member of the public, or damage to someone's property, it is often a simple matter for the person injured or whose property has been damaged to find grounds for claiming damages from somebody.

PUBLIC liability insurance, which covers the insured against his legal liability to members of the public other than his employees, is a form of protection that is steadily growing in importance. Judgments obtained in damage actions for such large sums that the financial standing of the defendant is seriously impaired in many cases, while in other cases it results in his bankruptcy, have brought about a realization of the need of this kind of insurance protection.

There are many subdivisions of public liability insurance, of which the following are the principal ones: manufacturers, contractors, owners, landlords, tenants, general, elevator, theatre, teams, automobile, vessels, products, contingent, golfers, and sports liability. In a general sense, any person who owns, leases or occupies property, or who owns, controls or operates a business or other form of enterprise, or who owns, operates or uses private means of transportation or who indulges in certain forms of personal recreation may require the protection of some form of liability insurance. Sometimes a business man insists that no member of the public to whom he would be legally liable has access to his premises or work shops. But he fails to take into account the government factory inspectors, workmen's compensation inspectors, the service men of the gas, electric power and telephone companies, the boiler, fire and elevator inspectors, mail carriers, delivery men, plumbers, mechanics and others who periodically enter his premises.

Causes of Claims

OFTEN it takes merely a fall on a sidewalk, floor or steps, the tumbling down of some carelessly piled merchandise or an overhead object, or any other of a multitude of causes to produce a claim or a suit for damages against the operator of a business. It is not to be overlooked that possible causes of injury to employees are also possible causes of injury to the public.

Serious results sometimes follow from the failure to carry public liability insurance. A business man seldom fails to insure his stock and equipment against fire in order to safeguard himself against financial ruin should the property be destroyed. He may not realize that financial ruin is equally possible through a judgment resulting from a claim for damages based on personal injury suffered on his premises. In every personal injury there is involved a loss potentiality. If accidents occur to employees, it follows that accidents will occur to the public. One costly claim for damages may absorb the profit of years of effort.

Manufacturers public liability insurance affords protection to the manufacturer against loss arising from claims for damages on account of bodily injuries or death sustained or alleged to have been sustained by members of the public by reason of the business conducted at the location designated in the policy. The coverage is usually broad enough to cover in certain instances injuries whether sustained at the named location or elsewhere. For example, it includes the public hazard arising from traveling salesmen or messengers, in the course of their employment, or the operations of employees installing or repairing the product away from the premises.

Products Liability

PRODUCTS liability insurance is also required by manufacturers and distributors of certain kinds of products. Manufacturers are often held liable for losses in suits for damages brought by the ultimate consumer of the product on the grounds of negligence in the manufacture. There is considerable possibility of claims arising where the manufacturer or bottler has been guilty of neglect in some respect in connection with the manufacture or sale of a product not in itself inherently dangerous.

In spite of all care and diligence on the part of executives, there is always the possibility of carelessness or error on the part of employees, with the result that foreign substances may get into a manufacturer's product. Such foreign substances as nails, tacks, glass, sand, tin, insects, decomposed mice, paper, hair, hair pins, pens and acids have been all the cause of claims. Part of a human finger found in a can of foodstuff was the cause of a claim.

As there is often uncertainty as to who will be held liable in any given case, it is advisable for both the manufacturer and the distributor to protect themselves against such hazards by means of products liability insurance. Baking concerns, manufacturers of confectionery, canners, dealers in milk products, bottlers, and all manufacturers and dealers in food products are especially in need of such protection.

Elevator Liability

ELEVATOR liability insurance is in demand nowadays, and few elevators remain uninsured in office buildings, hospitals, department stores, factories, and in other build-

ings in which elevators are installed. These elevator liability policies are comparatively inexpensive, and besides the insurance they provide for periodical inspections in conformity with provincial laws and city by-laws.

In spite of inspections and other precautions, accidents occur in the most modern elevators, equipped with every known safety device. Some of these accidents are due to invisible defects in the material used, cables which snap, or safety devices which do not function in an emergency. In the older elevators, not so well equipped with safety devices, the doors may not be properly closed, and the employees may not stop their cars level with each floor. In the automatic elevators driven by the persons using them, accidents may occur to those who do not know how to operate them and to elderly people who have difficulty in holding back the heavy doors installed on them.

While the inspection service provided by the insurance companies is effective in eliminating many mechanical accidents, there remains the serious hazard of the operator accidents. As has been pointed out before, if the operator is careless in closing a door, a person who tries to enter or leave the elevator while it is in motion is very liable to be seriously injured or killed. Crowded elevator cars, premature starting of the car, causing the car to stop above or below the ground or floor level, starting or stopping sharply and so jolting passengers, closing the door too quickly and catching persons or clothing, leaving a landing without a closed door—all have led to very heavy claims against the owner of the elevator, as shown by the records of the insurance companies.

Inquiries

Editor, Concerning Insurance:

I am fifty-five years of age and apparently in good health.

I have a \$20,000 non-participating 20-Payment Life policy taken the end of 1919. There is a loan of about \$9,000 against this policy so that my net protection is actually \$11,000.

This insurance company has advised that the changing of any insurance contract is usually not in the best interests of the insured but that in cases such as mine where almost the whole loan value has been used up and where it is not convenient to pay off the loan that change or rewriting is sometimes advisable.

The figures which they give are interesting and would seem to substantiate the advisability of some change. The comparison of costs is enlightening.

Present Basis Original

loaned 20-Pay Life

1938	\$1,121.08
1939	519.68
1940	519.68
1941	519.68
1942	519.68
1943	519.68

Suggested Basis

Replacing Ordinary Life

1938	none
1939	none
1940	none
1941	\$518.89
1942	518.89
1943	518.89

The \$1,121.08 consists of the final premium on my present 20-Pay Life plus the \$519.68 interest on the loan, approximately \$9,000. The \$518.89 payable from 1941 on is the premium on a \$11,000 Ordinary Non-par policy. There will be no premiums due in the first 3 years as the remaining value prepaays those premiums. This means too that the redated contract will still have an immediate value in the premiums prepaid for 1939 and 1940.

As I have always understood that the dropping of one policy and taking of another is inadvisable, I would appreciate your advice. The only benefit in the old policy namely Double Indemnity for accidents may, I understand, still be included in the new.

—A. I. M., Toronto, Ont.

As a rule, the replacing of one life insurance policy with another is not in the best interests of the insured. But there are exceptional cases where a rewriting in the same company may actually be good business from the insured's standpoint. Assuming that you are insurable as a first-class risk; that it is not convenient to pay off the loan at this time or in the near future; and assuming that the figures you quote are accurate, the course suggested would undoubtedly appear to be to your advantage.

It may be taken for granted that the underwriting department at the home office of an insurance company will not countenance such a change unless it is sound and constructive for the future. They take steps to prevent their representatives from recommending and benefiting by a change to a new policy which is not in the insured's best interests.

If the recommendations have been made to you in writing by a responsible representative of the company, and bear the approval of the head office, you may rest assured that the recommendations have merit.



ERNEST L. MARSHALL, appointed general manager for Canada and Newfoundland of the Employers' Liability Assurance Corporation, Limited, of London, England, succeeding the late John Jenkins, Mr. Marshall joined the Employers' Liability in 1913, spent four years overseas with the C.E.F., is a member and former director of the Rotary Club of Montreal and is a member of the board of the Navy League of Canada.

Northwestern Mutual Grows in Business and Financial Strength

BESIDES adding substantially to the business on its books, the Northwestern Mutual Fire Association in 1938 also increased its assets by \$818,252.50 and its surplus by \$229,361.79. At the end of the year the assets total admitted were \$8,501,320.04, while the surplus over all liabilities, including unearned premium reserve on a 100 per cent. basis, amounted to \$2,476,558.16.

Dividends paid policyholders last year totaled \$1,463,570.37, while the amount paid in losses was \$2,384,280.03, making the total payments to policyholders in 1938, \$3,847,850.40. Since organization, the Association has paid to policyholders in losses the sum of \$42,715,911.19, while the dividends paid policyholders have amounted to \$24,750,892.17.

In Canada the Association operates through fifteen branches, located in Toronto, Montreal, Quebec City, Hamilton, Ottawa, Halifax, Saint John, Moncton, Winnipeg, Saskatoon, Calgary, Edmonton, Victoria, and Canadian head office at Vancouver, B.C.

The Robinsons

TWO of the most inconspicuous multi-million dollar producers in the life insurance business blinked momentarily in an unaccustomed spotlight recently when Julian Myrick, of the Mutual Life of New York, at his thirtieth anniversary luncheon in New York mentioned that two of the guests were related to the first president of his company. The two modest "millionaires" are J. Beverley Robinson and Duncan S. Robinson, who joined the Canada Life as agents in 1922, and have always been prominently identified with that company.

Their reluctance to give out just how much they produce each year or any other data lending itself to a publicity build-up, has made them somewhat legendary characters in New York. Outside guesses as to their production run to astounding figures, but even a conservative estimate leads to the conclusion that their joint production is more than ample to rate each of the brothers as a million-dollar producer and then some.

For years before going to the United States in 1936 they were the undisputed leading producers of Canada. They have also led the Canada Life's "Millionaires Club" (based on insurance in force) by a wide margin since its inception, even though, because of working as a team, they must pay for more than twice as much as any individual member of the company's field force. Except for a brief experimental period in another city, their first American base was Buffalo, N.Y. At the end of a year there they went to New York City in the first part of 1917.

The Robinson brothers are sixth generation Canadians, their forebears having been among Toronto's earliest settlers.

Though working intensively and for long hours when on the job, the Robinson team knocks off work from the end of June to the middle of September, coming back to Canada, where the only business they do is servicing their Canadian clients. The extended vacation helps to make up for the necessity of being away from their families for long stretches, as both brothers continue to maintain their homes in Toronto.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION LIMITED, FOR ALL CLASSES OF INSURANCE

Ontario
Branch Office
FEDERAL BUILDING
TORONTO

HALBERT J. KERR
Manager

Applications for Agencies Invited.



Forced Sale or Clear Title?

This home of yours

... a worthwhile achievement ... a wise investment ... a place of cherished associations ... a safe refuge for the lives and hopes of those near and dear to you.

But ... is it secure against future uncertainties? ... against contingencies of life likely to endanger your investment? What would happen if you did not outlive the term of your mortgage? ... would your family be turned out? ... would an enforced sale bring about a cruel loss of both home and equity?

This home of yours can be your castle

... a stronghold secured for posterity by the ingenuity of modern life insurance planning through the Sun Life of Canada. If death should call the mortgage, the savings you have so diligently invested, and the protection you have built up through the years for those you love, will be preserved.

An annual payment representing only a trifling fraction of the amount involved can make

Your home a castle

MAIL THIS COUPON TODAY

To the
Sun Life Assurance Company of Canada,
Dominion Square, Montreal.

Please send me, without obligation,
full particulars of your plan to protect
my home and the equity I have built up.
The mortgage amount in which I am
interested is \$ _____ repayable in _____ yrs.

Name _____
Address _____
Date of Birth _____
Occupation _____

FIRST POLICY ISSUED 1871
SUN LIFE
ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL
SIXTY EIGHT YEARS OF PUBLIC SERVICE

THE WAWANESA Mutual Insurance Co.

— ORGANIZED IN 1896 —

Assets Exceed \$2,000,000.00
Surplus 826,863.38
Dom. Govt. Deposit 638,720.00

INSIST ON SECURITY —
Then place your insurance on
the basis of Broad Coverage
and Favorable Rate — and
save money on your Fire
Premiums.

Head Office: Wawanesa, Man.
Eastern Office: Toronto, Ont.

Branches at Vancouver, Edmonton,
Saskatoon, Winnipeg, Montreal and
Moncton.

—2000 Agents Across Canada—



ABSOLUTE SECURITY
W. R. HOUGHTON, MANAGER

THE OLDEST
INSURANCE OFFICE
IN THE WORLD



ROBERT LYNCH STARLING,
Manager for Canada
EVERYONE NEEDS THE SUN

SHAW AND BEGG LIMITED

SECURITY • STABILITY • SERVICE

Non-Board Facilities—Canadian and Ontario Managers

Established	Assets
1840 WELLINGTON FIRE INSURANCE CO.	\$ 1,309,869.
1923 FEDERAL FIRE INSURANCE COMPANY	994,296.
1911 CONSOLIDATED FIRE & CASUALTY INS. CO.	831,897.
1910 MERCHANTS FIRE ASSURANCE CORP.	15,769,169.
1851 PACIFIC FIRE INSURANCE COMPANY	7,338,943.
1918 BANKERS & SHIPPERS INSURANCE CO.	6,402,814.
1910 JERSEY INSURANCE COMPANY	4,098,712.
1865 MILLERS NATIONAL INSURANCE CO.	6,367,827.
1873 LUMBERMEN'S INSURANCE COMPANY	4,784,697.
1835 STANSTEAD & SHERBROOKE FIRE INS. CO.	1,253,270.
1911 AMERICAN AUTOMOBILE INSURANCE CO.	19,155,052.

Toronto General Agents

1839 GORE DISTRICT FIRE INSURANCE CO.	2,346,069.
1863 PERTH FIRE INSURANCE COMPANY	1,699,998.
1903 PROVINCIAL INSURANCE COMPANY	11,389,701.
1908 BRITISH OAK INSURANCE COMPANY	3,661,446.

Applications for Agencies invited and brokerage lines solicited from agents requiring Non-Board facilities.

INSURANCE EXCHANGE BUILDING
14-24 Toronto Street
TORONTO
President & Manager *H. Begg* Established 1885

Company Reports

GOODYEAR TIRE

A NET profit of \$2,228,879 for the year ended Dec. 31, 1938, and an excellent liquid position are revealed in the financial statement of the Goodyear Tire & Rubber Co. of Canada, Limited, and subsidiary companies. The report was presented by A. G. Partridge, President, at the annual meeting.

The net profit of the year represents an increase of \$864,531 in comparison with 1937. Operations of the combined companies resulted in earnings of \$2,757,587 for 1938 after deducting all manufacturing, selling and administrative expenses, income and other taxes, but before providing for depreciation of buildings and equipment, the net profit was \$2,228,879. This was equivalent to \$7.49 a share on the common stock, compared with \$4.14 a share in 1937 and \$4.73 a share in 1936.

Total current assets, with inventories and holdings of government bonds valued at the lower of cost or market, stood at \$9,501,341 at Dec. 31, 1938. Total current liabilities were \$531,688, leaving net working capital of \$8,969,653, an increase of \$47,906 in the year.

EQUITABLE LIFE

ANNUAL statement of Equitable Life Insurance Company, presented at the meeting at Waterloo, showed gains in assets and income, together with a further strengthening of the margin of security to policyholders. Statements were presented by Hon. J. L. Ralston, K.C., President, and M. J. Smith, general manager.

Assets increased by \$542,110 to a new high of \$11,592,190. Mortgages were taken below book values, and bonds and debentures below market values. The company co-operated in making Housing Act loans from the inception of the act and at the end of 1938 had \$829,812 outstanding in Housing Act mortgages, on which no losses had been experienced.

Investment and contingency reserves were increased to \$350,000. Of this amount \$264,130 has not been allotted against any account and is available for contingencies. Surplus was increased by \$37,100 to \$466,402.

Premium income increased to \$1,127,159 and investment income, at \$570,553, was the highest in the company's experience. Total income increased for the year, and amounted to \$1,810,597. Excess of income over disbursements was \$596,097.

NATIONAL LIFE

BUSINESS in force amounting to \$59.2 millions compared with \$58 millions at the close of the previous year was reported by the National Life Assurance Company in its annual financial report for the year ending Dec. 31, 1938.

The excess of cash income over cash disbursements amounted to \$516,786. This in addition to the amount derived from maturities and sales was available for new investment but like other companies the National Life complains of the scarcity of suitable securities.

Payments to policyholders, beneficiaries and annuitants amounted to \$1,172,468 compared with \$1,154,065 in the preceding year.

The company increased its reserves by \$493,816. The total amount of the reserves now stands at \$11.3 millions, according to the directors' report. Total assets amount to \$12.0 millions compared with \$12.2 in the previous year.

WESTERN LIFE

THE Western Life Assurance Company, at the annual meeting of Shareholders at Hamilton, reports an increase of 50% in new business over the entire year of 1937; this increase was written during the nine months since it established its head office in Hamilton.

Earnings on its assets were 5.23%, being an increase over 1937 and a higher than average return on investments.

Its agency force in Ontario has been increased, several agencies having been opened throughout the province, in charge of thoroughly experienced life underwriters.

The board of directors has been increased from nine to twelve, and the management has planned a progressive program of development of its organization for the ensuing year.

TORONTO GEN. TRUSTS

THE 57th annual report of the Toronto General Trusts Corporation shows that its position was well maintained. Net profits were \$282,165 for the year ended December 31, 1938, as compared with \$281,065 for 1937. After providing \$120,000 for dividends, \$50,000 for federal, provincial and business taxes and writing \$50,000 off the office premises account, the balance of profits amounting to \$62,165 was carried forward bringing the surplus in the profit and loss account up to \$329,508.

Features of the year's operations noted by W. G. Watson, general manager, in his address to shareholders were an increase in savings deposits of \$716,000, new business of nearly \$22,000,000 and total assets under administration of \$237,863,000, of which \$213,250,000 is made up of estates, trusts and agencies.

PREMIER TRUST

PREMIER Trust Company reports net revenue of \$70,666.70 for 1938. Amount brought forward from previous year was \$12,257.05. Deductions were: Income tax provision, \$5,200; dividends at rate of 5 per cent yearly, amounting to \$59,825.14, and \$14,000 written off premises. After such charges, surplus carried forward was \$6,801.11.

Statement is not directly comparable with that at end of 1937, as the 1937 statement included the complete figures of the Security Loan & Sav-

ings Company, St. Catharines, which was operated as a separate company for nine months in the year 1937 prior to the merger with the Trust Company. The combined figures for the year 1937 showed net revenue, \$83,489.13; income-tax provision, \$9,000; dividends at 5 per cent per annum, \$61,185.57; amount written off premises, \$12,000; and surplus carried forward, \$12,257.05.

Capital account is increased to \$1,368,168.05 from \$1,345,755.75. Guaranteed fund account is up to \$3,055,684.95 from \$2,953,665.51. Estates account is increased to \$12,179,350.86 from \$11,554,280.90. Total assets under administration amount to \$16,603,203.86.

THE PREMIER TRUST COMPANY

St. Catharines TORONTO London

COMPARATIVE FIGURES

	December 31 1938	December 31 1937
Capital Assets	\$ 201,840.00	\$ 1,368,168.00
Guaranteed Trust Assets	170,127.00	3,055,685.00
Estate Assets	1,141,114.00	12,179,351.00
Total Assets Under Administration	1,513,081.00	16,603,204.00

Copy of Annual Report Mailed on Request

**PILOT WILL
HELP YOU
DISCOVER
New Sales**



• Even though you have made a great success of selling our popular speedy-settlement auto and fire insurance to many a satisfied client, don't stop there! Steer with Pilot to the new Eldorado of business just ahead of you. There are hundreds of uncovered risks needing your offer of one of Pilot's many attractive policies—burglary, cargo, elevator, teams, plate glass, general and public liability, fidelity and security bonds. Somewhere, somebody needs you to call with one of these Pilot propositions in a certain field. We offer agent and insured security, service and prompt settlement of all claims in any one of our six strategically-located claims offices. Phone Head Office or nearest branch office for any facts you want.

THERE'S PILOT BUSINESS ALL AROUND YOU!

PILOT INSURANCE

Head Office: COMPANY 199 Bay St., Toronto

The Annual Statement of NORTHWESTERN MUTUAL FIRE ASSOCIATION

(Incorporated 1901)

For the Year 1938

Completing another year of sound, constructive growth, this Company has pleasure in presenting its 38th Annual Statement herewith. Substantial increases in Assets, Surplus and general policyholder-benefits are impressive features in a record of continuous growth which this Company, under careful conservative management, has maintained since its inception.

ASSETS INCREASED	\$818,252.50
SURPLUS INCREASED	\$229,361.79

Policyholder Benefits Year 1938

Losses Paid	\$2,384,280.03
Dividends Paid to Policyholders	\$1,463,570.37
Losses paid to policyholders since organization	\$42,715,911.19
Dividends paid to policyholders since organization	\$24,750,892.17

COMPANY HIGHLIGHTS

- 1—Dividends are paid direct to Policyholders.
- 2—Policies are Non-assessable.
- 3—Careful selection of properties and owners and full co-operation of policyholders has resulted in a consistent and substantial growth since incorporation.
- 4—Prompt and satisfactory settlement of losses.

Summary Financial Statement

AS OF DECEMBER 31, 1938

ASSETS	
Cash in Office and Banks	\$1,491,858.01
Securities	6,049,272.22
These securities consist of Government, state and municipal bonds at amortized value and other securities of the highest grade plus accrued interest.	
Premiums in Course of Collection	752,944.02
All accounts over 90 days old are excluded.	
Miscellaneous Assets	207,245.79
Consisting of amounts due from other insurance companies, real estate owned, etc.	
*Total Admitted Assets Belonging to Policyholders	\$8,501,320.04
From these assets we have excluded all furniture and fixtures, automobiles, printing plant, supplies, and premium accounts over 90 days old.	
LIABILITIES	
Reserve for Losses and Adjustment Expense	\$ 350,071.64
Reserve for Unearned Premiums	5,299,212.56
This reserve is the full unearned portion of the premiums and is available for the payment of losses.	
Reserve to Cover All Other Liabilities	375,477.68
This is a reserve to cover taxes accrued and all other miscellaneous liabilities.	
*Surplus	2,476,558.16
Total	\$8,501,320.04
*On the basis of December 31, 1938, market value for all stocks and bonds owned, assets and surplus would be increased by \$152,655.08 to: Assets, \$8,653,975.12; Surplus, \$2,629,191.24.	

HEAD OFFICE IN CANADA:

Randall Building, 555 West Georgia St., Vancouver, B.C.

BRANCHES:

Toronto, Hamilton, Ottawa, Halifax, N.S., St. John, N.B., Moncton, N.B., Quebec City, Montreal, Winnipeg, Saskatoon, Edmonton, Calgary, Kelowna, Victoria.

Easy Mind

An easy mind is one filled with a sense of security. Business men who have great responsibilities including heavy fire risks can rest with an easy mind if those risks are covered by this reliable old Society.

UNION SOCIETY OF CANTON LTD

ESTABLISHED 1835

ASSETS OVER \$30 MILLIONS

HEAD OFFICE, TORONTO

COLIN E. SWORD, Manager for Canada

J. W. BINNIE, Associate Manager (Montreal)

The Equitable Life Issues Strong Report

Balance Sheet, December 31st, 1938

ASSETS	
Real Estate:	
Office Premises	\$100,000.00
Other (Held for Sale)	401,102.10
	\$ 501,102.10
Mortgages on Real Estate	4,833,891.79
Agreements for Sale	225,579.02
Loans on Collateral	6,633.60
Loans on Policies	1,644,182.19
Bonds and Debentures	3,810,379.32
Stocks	137,035.00
Cash on Hand and in Banks	78,900.50
Interest Due	50,211.85
Interest Accrued	126,352.11
Premiums Due and Deferred (Net)	176,922.55
Other Assets	1,000.00
TOTAL ASSETS	\$11,592,190.03
LIABILITIES	
Policy and Annuity Reserves	\$10,178,124.00
Provision for Unpaid and Unreported Claims	73,710.00
Amounts Left with Company at Interest	134,716.02
Premiums Paid in Advance	27,767.15
Interest Paid in Advance	263.27
Cashiers' Credit Balances	397.65
Taxes, Expenses and Accounts Due and Accrued	30,589.74
Other Liabilities	1,079.75
Dividends Allotted to Policyholders	1,347.04
Investment and Contingency Reserves	350,000.00
Capital Paid In	327,793.12
Surplus	466,402.29
TOTAL LIABILITIES	\$11,592,190.03

Assets increased by \$542,110 . . . Policy Reserves exceed statutory requirements . . . Mortgages carried below book value . . . Bonds and Debentures taken below market value . . . Insurance in Force \$40,773,482 . . . Surplus and Investment and Contingency Reserves increased.

PROTECTION

THE EQUITABLE LIFE

INSURANCE COMPANY OF CANADA
HEAD OFFICE - WATERLOO, ONTARIO

MODERN, EXPERIENCED BANKING SERVICE . . The Outcome
of 121 Years' Successful Operation



THE BANK OF MONTREAL will be glad to discuss with you at any time the borrowing of funds for personal or business purposes.

BANK OF MONTREAL

ESTABLISHED 1817

"A PERSONAL CHEQUING ACCOUNT FOR YOU"—Ask for booklet A63

INGLIS

We are designers, engineers and manufacturers of machinery and equipment for mine, mill, power plant and factory.

Our skilled staff of experienced technicians is at your service. We invite particulars of your requirements.

JOHN INGLIS CO. LIMITED

14 STRACHAN AVE.,

TORONTO

BERYLLIUM

"The New Wonder Alloy"

Finely colored transparent crystals of Beryl have long been used as jewels but it is only in recent years that investigations have shown the valuable qualities of the metal Beryllium and its Oxide.

Many of those engaged in research believe that in the proper use of Beryllium in alloys will be discovered the "lost art of scientists", particularly in the making of bronzes, silver alloys, in copper, tempered harder than steel, light armor, etc.

Compared with carbon-steel, Beryllium Copper alloys show a greater resistance to corrosion—much superior to the bronze that has been used for more than two thousand years. (Extract U.S. Bureau of Mines.)

One of the world's largest copper companies advertise "92% copper and yet hard enough to cut steel". The hardening material used is Beryllium. Beryllium copper is not only hard but with proper treatment is very ductile and pliable.

Beryl in Lyndoch Township according to government reports offers the best chances for development of known deposits in Canada. This forms part of the holdings of our company.

Write for free descriptive booklet of this "New Wonder Alloy".

CANADIAN BERYLLIUM MINES AND ALLOYS

LIMITED

Royal Bank Building,

Toronto, Canada.



MR. W. G. WATSON

Director and General Manager of The Toronto General Trusts, who pointed to the growing demand for trust services in his address to the 57th Annual Meeting of the Shareholders held recently at the Corporation's Head Office in Toronto. Mr. Watson went on to say that the duties and responsibilities of administering estates had so multiplied during recent years as to call for a new and wider technique of management. Increasingly complex conditions brought about by new tax laws, problems of investment, mortgage moratoria and the depressed real estate market have caused a wider reliance upon the collective experience and judgment of the trust company by testators and others. Since 1929 the net increase in the assets under the Corporation's administration has amounted to over \$40 millions, an advance of nearly 25%.



JAMES Y. MURDOCH, K.C., president of Noranda Mines and a director of many other important companies, who has been elected to the board of the Mutual Life of Canada.

MINES

BY J. A. McRAE

AS AN ILLUSTRATION of the extent to which mining is a pioneer industry, beneficial alike to manufacturers and producers, as well as being the spearhead of civilization in new territory, is the fact that during 1938 there was an average of \$10,000 per day in consumable goods shipped into the Northwest Territories. This added trade of something like \$3,500,000 passing through Edmonton last year is looked upon as only a beginning, and that in due course the activity in the new mining fields may do for Edmonton what Northern Ontario mining is doing for Toronto.

Gold production from the mines of the province of Ontario has started off at a rate which indicates an output of approximately \$110,000,000 may be expected for 1939.

Gold mining companies in this country are showing an increasing tendency to invest treasury surplus in the shares of companies operating neighboring gold producing mines. Mining companies, of course, are not lawfully permitted to buy their own shares on the open market, but they can purchase shares of their neighbors. Close observers see in this trend a possible shortage of supply for the demand and the possible manipulation of heavy gold issues to an extent not experienced in the past.

Chromium Mining & Smelting Corporation is being firmly established at Sault Ste. Marie, Ontario. The company came into being a few years ago on the strength of ore deposits at Collins, Ontario. These deposits proved to be inferior. So much capital had been put into construction and research that plans were undertaken to import the ore from other parts of the world and refine the metal here. As a result, ore is to come from the Philippines and from South Africa. Close to \$2,000,000 is the actual cash outlay involved in the enterprise. The plant will consume about 20,000 horsepower and will employ 130 men.

Thompson-Lundmark, the company holding the property at Yellowknife on which extremely rich gold ore was discovered last year, has completed its winter road and is engaged in hauling in machinery and supplies by tractor. Shaft sinking is to begin within the next ten days.

Smelter Gold Mines, with property adjacent to Thompson-Lundmark, is completing arrangements for commencement of operations this spring on its Yellowknife holdings.

Copper demand during the closing days of January was the highest in several years, as measured by the transactions reported.

The Jos. Errington interests have resumed diamond drilling operations on the Steep Rock Lake property in the Fort William district. The ore lies beneath the lake bed and the drilling is being done through the ice. The deposit has every indication of being the more important high grade iron ore deposit so far disclosed in Ontario.

Wendigo Gold Mines in the Lake-of-the-Woods area, produced \$374,576 during 1938. The average recovery was \$12.47 per ton. In view of the old records of that district, a lot of interest is centering on the continuity of output at Wendigo. Past history saw many enterprises begin, only to peter out after very brief careers. The performance of Wendigo is already nearing a record for any individual producer in that section, and may be pointing the way toward better things for the Lake-of-the-Woods.

Beattie Gold Mines has established production at a rate of \$200,000 per month. Operating profits are in the neighborhood of \$85,000 monthly, or approximately \$1,000,000 annually.

Canadian Malartic Gold Mines has established production at a regular rate of approximately \$100,000 per month. Operating costs are approximately \$55,000 per month, thereby placing the enterprise on a profitable basis of some \$500,000 a year.

Rubec Mines, Ltd., plans to reorganize and turn in the 5,000,000 shares of the old company for 1,000,000 shares of the new. The new company is to have 3,000,000 shares, of which 2,000,000 will be retained in the treasury for financing purposes.

Dome Mines produced \$7,293,289 during 1938, compared with \$7,484,436 in 1937 and \$7,315,168 in 1936. Net profits were likewise maintained on a comparatively uniform basis. The profit for 1938 was \$3,929,468 compared with \$3,933,626 in 1937 and \$3,930,648 in 1936. This showed a variation of less than \$5,000 in the per-

formance during the three years referred to.

Dome Mines milled 50,000 tons of ore during December and produced \$602,529 in gold. This brought total output for 1938 to \$7,293,288. The

THE MUTUAL LIFE Assurance Company OF CANADA

Established 1869

Combined Profit and Loss and Surplus Account

Revenue Basis

(For year ending December 31st, 1938)

SURPLUS FUNDS at December 31st, 1937, consisting of:

General Investment Reserve	\$ 2,000,000.00
Policy Reserve Adjustment Fund	1,200,000.00
Free Surplus for Contingencies	5,214,736.42
	\$8,414,736.42

INCOME:

Premiums for Insurance	\$16,991,710.32
Consideration for Annuities	1,140,349.53
Interest, Dividends and Rents (after provision for possible future losses)	7,714,919.02
Consideration for Settlement Annuities arising out of assurance policies	436,050.90
Policy Proceeds, Dividends and Other Amounts left with the Company	3,963,177.21
Net Profit on Sale of Ledger Assets and Exchange	41,477.55
	\$30,287,684.53

EXPENDITURES:

Under Policy Contracts:

Death and Disability Claims	\$ 3,943,285.48
Matured Endowments	2,170,487.26
Surrendered Policies	4,549,078.47
Annuities	173,479.43
Settlement Annuities	215,958.88
Policy Proceeds, Dividends, and other Amounts Withdrawn	2,259,316.72
	\$13,311,606.24

Taxes and Licenses. This amount includes payments to Federal, Provincial and Municipal Authorities - \$ 327,366.59

General Expenses covering the cost of Head Office and Agency Administration, commissions and other expenses - 3,066,134.35

Amount Written Off Head Office premises - 50,000.00

Net Amount by which Real Estate, Sale Agreements and Mortgages were written down - 557,303.80

\$17,312,410.98

RESERVES:

Increase in Actuarial Reserves and Amounts left with the Company - \$ 8,318,820.14

\$25,631,231.12

SURPLUS EARNINGS FOR YEAR - 4,656,453.41

Special Charges:

Provision for Depreciation in value of Bonds and Stocks	\$ 91,092.07
Increase in Specific Reserve against loss of principal on Mortgages and Sale Agreements	136,526.42
Transferred to Staff Pension Fund	225,296.00
	\$ 452,914.49

Net Amount Transferred to Surplus Funds - \$4,203,538.92

\$12,618,275.34

Deduct:

Surplus Paid or Allotted to Policyholders - 3,345,366.32

SURPLUS FUNDS at December 31st, 1938, consisting of:

General Investment Reserve	\$ 2,000,000.00
Policy Reserve Adjustment Fund	1,500,000.00
Free Surplus for Contingencies	5,772,909.02
	\$9,272,909.02

BOARD OF DIRECTORS

R. O. McCULLOCH President, Galt	LOUIS LaCOURSE LANG 1st Vice-President, Kitchener
W. H. SOMERVILLE Waterloo	MAJ. GEN. HON. S. C. MEWBURN, K.C., C.M.G. 2nd Vice-President, Hamilton
W. G. WATSON - Toronto	GLYN OSLER, K.C. - Toronto
T. A. RUSSELL, LL.D. - Toronto	J. FRED FRASER - Halifax
ISAAC PITBLADO, K.C., LL.D. - Winnipeg	J. E. PERRAULT, K.C., LL.D. - Arthabaska, Que.
C. F. SISE - Montreal	C. H. HOUSON - Chatham, Ont.
W. G. MURRIN - Vancouver, B.C.	G. BLAIR GORDON - Montreal

OFFICERS

W. H. SOMERVILLE, A.I.A., A.A.S., General Manager	A. E. PEQUEGNAT, A.I.A., F.A.S., Assistant General Manager
J. M. LAING, A.I.A., F.A.S., Actuary	H. M. COOK, A.I.A., F.A.S., Secretary
H. HOLMES, A.I.A., F.A.S., Associate Actuary	W. CARLISLE - Superintendent of Agencies
J. M. LIVINGSTON, M.D., Medical Director	H. L. GUY, F.A.S., Treasurer

A complete report of the Proceedings of the Annual Meeting held at the Head Office of the Company, Waterloo, Ont., on Thursday, February 2nd, 1939, may be obtained from the Head Office or any of the Company's Branch Offices.

mill treated 601,700 tons of ore in the year. I was at the property over 28 years ago when production was just beginning with considerable uncertainty. Since that time the mine has produced \$95,000,000 in gold, has big ore reserves and with current output at close to the highest records in the history of the mine.

Coniaurum is maintaining production at a rate of over \$1,600,000 a year, and with profits at a rate of \$500,000.

IN TWO SECTIONS—SECTION TWO

SATURDAY NIGHT

PEOPLE

TRAVEL

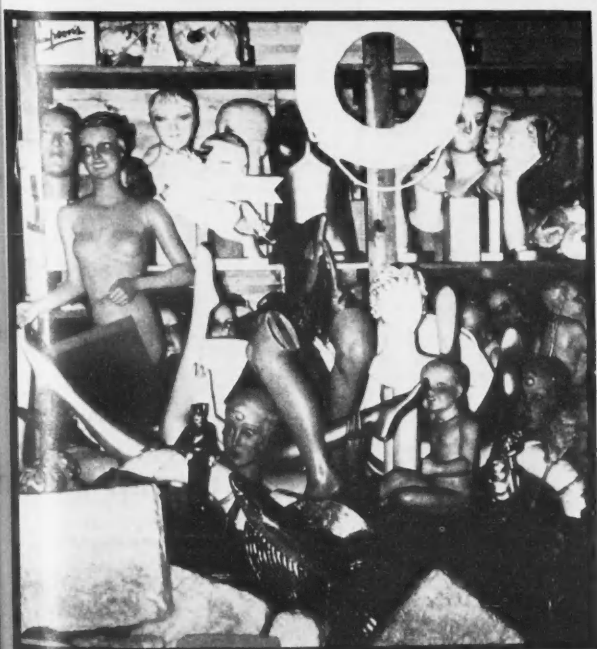
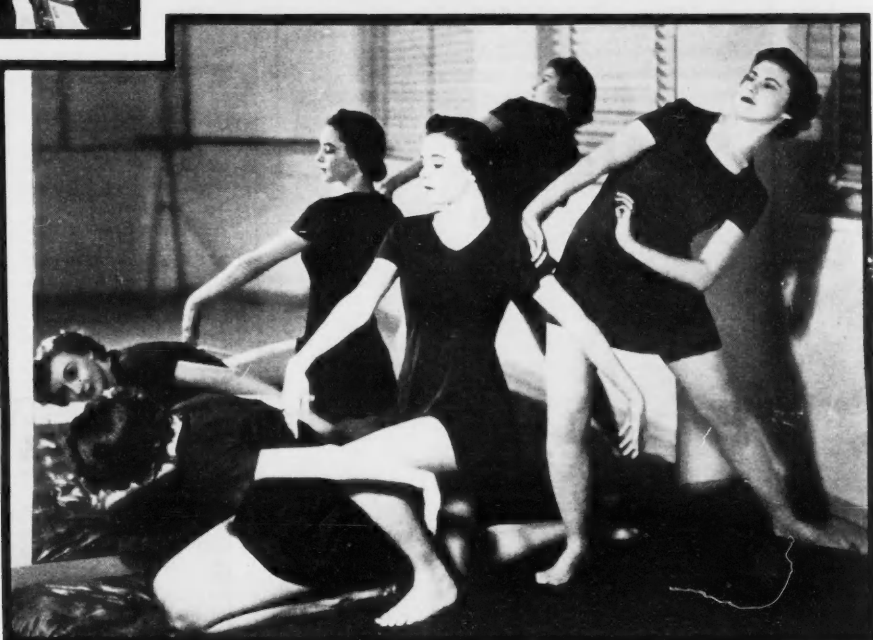
FASHION

HOMES

THE ARTS

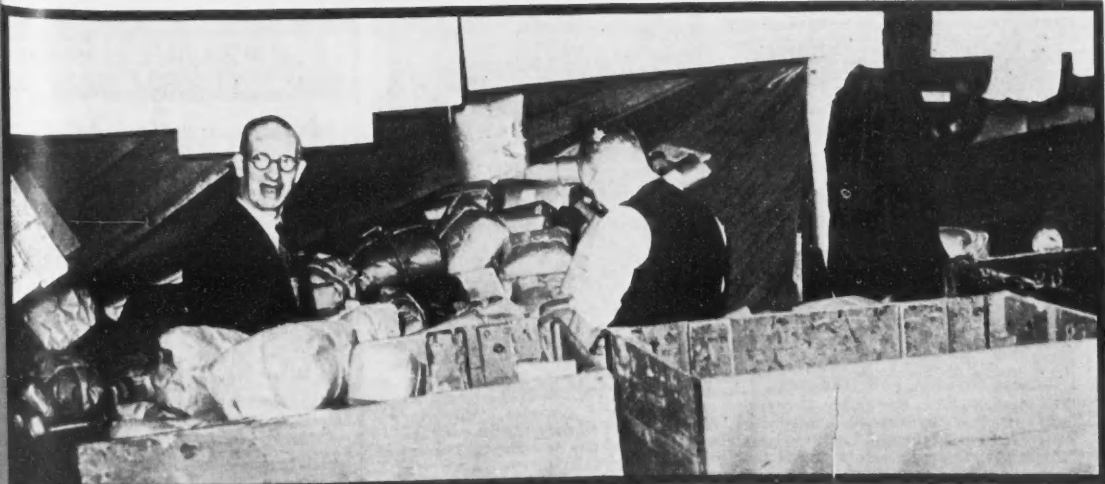
TORONTO, CANADA, FEBRUARY 11, 1939

The Camera Studies Modern Merchandising Magic



BEHIND THE SCENES IN THE DEPARTMENT STORE. TOP ROW, LEFT TO RIGHT, the vast telephone room where thousands of orders are received daily for everything from pins to pianos.... Part of the tube system through which orders from customers having accounts with the store are quickly checked.... SECOND ROW, L. TO R., need we say it's Bargain Day?.... Unappalled, two of the store's shoppers confront a day's orders.... Before the mirror in the swank exercise salon where those dissatisfied with their figures go to have it put on here, or taken off there.... THIRD ROW, L. TO R., surrealism in a corner of the display store-room.... Clothes for the cruise are modelled in a tropical setting.... Entrance to the model house.... FOURTH ROW, L. TO R., down a chute in a never-ending stream come parcels from the various departments.... A battery of girl parcellers.

Photographs by "Jay", courtesy the T. Eaton Company & The Robert Simpson Company, Toronto



WEEK OF FEBRUARY 9th

Hear him play
Liszt's "HUNGARIAN
Rhapsody"
Chopin's "POLONAISE"
Beethoven's
"MOONLIGHT SONATA"
and his own famous
"MINUET in G"

**PADEREWSKI... the
world's greatest pian-
ist... in his first and
only motion picture!**
A thrilling Paderewski
concert in a charming
framework of romance

**IGNACE JAN
PADEREWSKI**
in
"MOONLIGHT
SONATA"
with
CHARLES FARRELL
MARIE TEMPEST
at the
**UPTOWN
THEATRE**



Coming: GILBERT & SULLIVAN'S "THE MIKADO" ... In Color!

MASSEY HALL—TUES. & THURS. EVES., FEB. 28 & MAR. 2

The OPERA GUILD OF TORONTO presents

"LOHENGRIN"

By Richard Wagner (in English)

CHORUS of 80

TORONTO SYMPHONY ORCHESTRA

SIR ERNEST MACMILLAN (Feb. 28) ETTORRE MAZZOLENI (Mar. 2)
Mail Orders Now: 50c - \$1.00 - \$1.50 - \$2.00 - \$2.50

Pre-view of
SPRING...
AT THE SPRINGS



Spring opens early in the Alleghenies! Whatever your favorite form of play—golf, riding, or tennis—you'll find it on the Spring program at The Greenbrier. Reservations should be made in advance to avoid disappointment—send in your request now!

The Greenbrier
L. R. Johnston
General Manager
WHITE SULPHUR SPRINGS
WEST VIRGINIA

TENNIS Excellent Courts • The South's Best
GOLF Ideal 18-hole Course at Hotel Door
Grass Greens
Green Fairways
Golf and Riding
(Riding Woodland Trails)
Both Free to Weekly Guests
Average 337
Sunny Days Yearly
Fireproof
300 Rooms
AUGUSTA GA.

M. RAWLINSON LIMITED

Established 51 Years

MOVING—SHIPPING—PACKING—STORING
KL 5125 610 YONGE ST.

LONG
DISTANCE
MOVING
PADDED
MOTOR
VANS



POOL CAR
SHIPMENTS
WITH
SPECIAL
RATES TO
WESTERN
POINTS

MUSICAL EVENTS

Recitals Are Very Plentiful

By HECTOR CHARLESWORTH

THE fourth event of the Celebrity Concert Series at Massey Hall was the debut in this country of Eugene List, a young pianist of Russian parentage and American upbringing, whose phenomenal virtuosity has roused widespread enthusiasm. He is but twenty and has been making public appearances for four seasons. His gifts are not unfamiliar to Canadian listeners who have heard his broadcasts with the New York Philharmonic Orchestra and other organizations.

One has never seen a better poised and more unaffected young musician, and his modest bearing at once wins the good will of an audience. Though essentially youthful, there is nothing immature about his straightforward, healthy pianism. His technical equipment is so complete that he has nothing to learn except what life and the development of his temperament will teach him. His tone is of vast, orchestral quality, like that of Arthur Rubenstein, and it may be said that he is a more finished artist than was Rubenstein at his age. His technical facility is prodigious.

Despite his youth his program was in the last degree conservative, beginning with Scarlatti, ending with a Liszt Rhapsody, and including the Sonata Appassionata! What could be more conventional?

Everything he played was in atmosphere; the Scarlatti interpretations brilliant and periodistic; followed by two Busoni transcriptions of Bach Chorale Preludes. In the second "Nun dreht euch lieben Christen" the pianist really struck his stride. It is a stupendous affair technically, for Busoni was a great executant, and young Mr. List played it with a majesty, color and fluency that was breath-taking. Emotional depth was somewhat lacking in Beethoven's "Appassionata," but the tonal grandeur and expressive efficiency of detail were memorably fine.

His exquisite taste as a musician was demonstrated in his employment of "tempo rubato" in Fantasia Impromptu and two familiar Nocturnes by Chopin, while abandon combined with gusto and flawless precision, marked his rendering of the Grand Polonaise in A flat.

Ann Jamieson Triumphs

NEARLY a decade ago two ambitious young Canadian girls, Ann Jamieson of Guelph and Jean Haig of Toronto, went to London together to study with a great singing teacher, the late William Shakespeare. From him they learned much, and when the original Canadian Radio Commission in 1933 created a national network they were among the very first native singers to be heard over the air throughout Canada. Jean Haig is still delighting Canadian listeners.



NORMAN LUCAS, well-known basso, who sings the role of "King Henry" in the forthcoming presentation of "Lohengrin" by the Opera Guild of Toronto.

but in 1935 the National Broadcasting Company acquired the services of Ann Jamieson. On its networks she has, by virtue of her beautiful voice, and the fact that she is an artist to her finger tips, become one of the leading radio singers of America. She also appeared with the San Francisco Opera this past year and in recital in New York.

Last week Ann Jamieson came back to Canada to give recitals at Guelph and at Eaton Auditorium, Toronto. To say that she exceeded all expectations is to put it mildly. Her voice is not powerful but ineffably sweet and vocal. The flexibility and ease of her vocal production, her inspiration in the matters of modulation and phrasing, her perfect diction, make her interpretations a continuous delight. It is a voice with laughter and tears in it and an unmistakable note of sincerity. It actually ripples in runs and arpeggio passages, for she is mistress of the difficult art of the roulade. The freshness and distinction of her program showed that she approaches her task with finer musical enthusiasm than the average public singer. To her artistic gifts are added a charming personality and beautiful stage presence.

It was a difficult program, embracing with extra numbers more than twenty-five songs. Perhaps her most moving achievement was in the fervor, delicacy and spontaneity of her singing of "Depuis le jour" from "Louise," but she took the old song "Kerry Dances" in which Lillian Russell first won fame and by the grace of her modulations and tenderness of her accents made it live again. Perfect in expression and spirit also was "The Lass With the Delicate Air" which she used to sing for Canadian listeners.

In her German group her loveliest performance was the bird-like flights of Schubert's "Die Vogel." Her French group was of distinguished quality,



GLADYS COOPER of Vancouver, talented singer of the western networks, and soloist of the Hotel Vancouver, who appears at the Normandie Roof, Mount Royal Hotel, February 15, and with Horace Lapp's band at the Royal York Hotel, March 1.

and included one song of unique interest because the words (not the music) were written by Camille Saint-Saens: a Habanera, "Guitares et Mandolines," composed by Gabriel Marie Grovez. Her English songs were nearly all unfamiliar and included a lovely Irish lyric, "Sprig of Thyme" by Percy Grainger. The charm of the recital was enhanced by the pianism of Gwendolyn Williams as accompanist.

Rather Hard On Elgar

LAST week's Nine O'Clock by the Toronto Symphony Orchestra at Massey Hall included Beethoven's Symphony No. 1 in C major, composed in 1800, when he was 30 years old. It was his first essay in a field in which he was to immortalize his name, and nobody at the time suspected that within a few years' time he would revolutionize the symphonic form as a vehicle of emotional utterance.

It has frequently been said that Beethoven's First and Second Symphonies are in reality pianoforte sonatas transferred to a new vehicle, but they are not the less charming and melodious on that account. The First is less prophetic of the composer's future development than the Second, but the Finale of the work heard last week has a suggestion of the typical emotional splendor of the later Beethoven, and the Andante is of exquisite quality. Sir Ernest conducted the symphony with a sense of its period and its backgrounds—that is to say with Mozartean feeling, rising at the end to a warmer emotionalism; and the orchestra provided a flawless and beautiful rendering.

The balance of the program included a repetition of Mendelssohn's Overture and Suite for "Midsummer Night's Dream." Elgar's "Nursery Suite," composed for the little daughters of King George VI, was also heard. It was one of Sir Edward's last works and reminded one of Bernard Shaw's old comment that Elgar as a composer was "a typical English country gentleman." It is genial but heavy-footed, and it was almost brutal to place it in comparison with the exquisite lightness of the Mendelssohn music and Tschalkowsky's "Valse of the Flowers."

Other Recitals

FREDERICK C. SILVESTER, one of the most accomplished of Toronto organists, was soloist at the most recent twilight recital in Eaton's Auditorium under the auspices of the Casavant Society. The fluency of his style and his taste and ease in registration were demonstrated. The program included a brilliant Allegro Maestoso by Louis Vierne, which contains original and fascinating developments. The novelty of the occasion was a Sonata in C minor by the contemporary English organist Percy Whitlock, a work of uneven interest. The great traditions of organ music were represented by Handel's Concerto in F major; Bach's Prelude and Fugue in D major and the Cesar Franck Finale in B flat.

Myrtle Hare, one of the most accomplished of local singers, with a mezzo-contralto voice of appealing quality, well developed in style and expression, gave a recital at the Ward Price Galleries recently, and her program was of unusual musical interest. She revived Carl Loewe's setting of Goethe's ballad "The Erl King." It is not so universally known as Schubert's, but has the same dramatic intensity as Loewe's most famous work, his setting of the grim Scottish ballad "Edward." Apart from his music there has been no greater authority on the ballad literature of all nations, collected by him in no less than seventeen volumes. Miss Hare sang with dramatic significance and fine tonal utterance. She also distinguished herself in numbers so diverse as Purcell's "Hark, the Echoing Air" and Richard Strauss's "Chant of the Priestess of Apollo." Her English group was extended and included two notably good lyrics by Canadian composers, "Imogen's Wish" by Leo Smith and "To Ireland's Dead" by Healey Willan.

A recent broadcast by the Montreal Orchestra under Dr. Douglas Clarke proved of unusual interest, not only because of the distinction of the performance, but the presentation of unfamiliar numbers by modern British composers. One was a descriptive movement from Gustav Holst's "Oriental Suite"; the other excerpts from Delius' incidental music for James Elroy Flecker's poetic drama "Hassan." The production failed because "Hassan," though rich in poetry,

was flabby as drama, but the music remains and is singularly lovely—Delius at his best. It was interpreted by Dr. Clarke, who also gave a notable rendering of Sibelius' First Symphony.

Yesterday, February 10, the Canadian Hambourg Trio was announced to give the first of a series of three chamber recitals at the Hambourg Conservatory. The ensemble includes three able young musicians, Clement Hambourg, pianist, Isador Desser, violinist, and Vaughan Sturm, cellist. At this initial event two celebrated trios, Beethoven's "Ghost" and Dvorak's "Dumky," were on the program.

DURING recent weeks a series of musical and oratorical "Salutes to the New York World's Fair" have been broadcast over the Canadian national network and all U.S. networks on Sundays at 1.30 p.m. EST. Fourteen nations all told will be represented before the series ends and last Sunday was Canada's turn. The musical contributors were the Grenadier Guards Band of Montreal, conducted by Captain J. J. Gagnier, and the Mendelssohn Choir of Toronto under Dr. H. A. Fricker. The latter's most significant offering was a setting of Julia Ward Howe's "Battle Hymn of the Republic" by the British ecclesiastical composer, Martin Shaw. Another item of interest was the French Canadian song "O Little Rock," Captain Gagnier played a "Mosaic" of French-Canadian airs, and "O Canada" was played on the Carillon at Ottawa.

Alexander Chuhaldin and his "Melodic Strings" recently broadcast a charming work, quite unfamiliar to most listeners. Serenade for Strings in D major by the French composer Gustave Sandre who died in 1916 at the age of 73.

Geoffrey Waddington, a very able musician now installed at Winnipeg as conductor for CBC, gave a distinguished classical program on February 8, including works by Purcell, Lully and Bach. CBC has been featuring a series of broadcasts by five distinguished Vancouver pianists, Ursula Malkin, Barbara Custance, Norma Gallia, Jack Avison and Ira Swartz. One of the most attractive of Canadian musical broadcasts is that of the John Duncan Ensemble from Toronto. Mr. Duncan is an able harpist and has associated with him two gifted Canadian singers, Frances James, soprano and William Morton, tenor.

THE Conservatory String Quartet resumed mid-winter activities recently with a choice program of chamber music. On this occasion it had the co-operation of the well-known pianist, Viggo Kihl, who with James Levy, violinist, and Leo Smith, cellist, played the Schubert Trio in B flat, opus 99. The tone and quality of the whole group were admirable, and Mr. Kihl distinguished himself by his expressive and gracious rendering of the piano part. The opening number was Beethoven's Quartet in F minor, a profoundly reflective work rising to a beautiful lyrical finale; in Haydn's charming and transparent "Sunrise" Quartet in B flat, the performers revealed clean-cut efficiency and refined musical feeling.

Ria Ginster at Women's Club

THE soloist at the February recital of the Women's Musical Club of Toronto, held in Hart House this week, was the Swiss soprano, Ria Ginster. She is a pupil of Louis Buchner, a renowned singing teacher of Berlin, who reversed the usual process by getting born in America and later settling down in Europe. His most famous pupil has been Sigrid Onegin. Madame Ginster specialized in recital rather than opera, and though it was her debut in Toronto, she has been known for a number of years as a distinguished concert soloist in Europe and America. Her voice is sweet, even and very powerful and beautifully controlled. She has a mature style, a gracious and winning personality, and intelligence that illumines all her interpretations. Judging by her program her forte is German lieder which she sings with masterful ease and confidence. The even beauty of her phrasing and ample resources of tone, make her singing at all times satisfying.

Madame Ginster began with a Schubert group and sang "Pastorale" with agreeable lightness of touch. Her full powers were revealed in "Dem Unendlichen," a superb example of declamatory utterance. She is a notable Brahms interpreter and perhaps her most beautiful achievement was in his "Dein blaues Auge."



CAPTAIN BOB BARTLETT at the wheel of the schooner "Morrissey" whose record of nine thrilling voyages to Arctic waters he describes in his motion picture lecture at Massey Hall on the evening of Thursday, Feb. 16.

MUSIC LOVERS' ENCYCLOPEDIA

THE STANDARD REFERENCE BOOK OF MUSICAL INFORMATION

Compiled by

RUPERT HUGHES

Completely Revised and Newly Edited by

DEEMS TAYLOR

and RUSSELL KERR

Editor of MUSICAL COURIER

WRITTEN FOR POPULAR USE BY

RECOGNIZED AUTHORITIES

including:

An up-to-date pronouncing biographical dictionary of musicians with over 8,500 entries, written by outstanding commentators. And modern summaries of ninety favorite operas.

A new complete dictionary of over 7,000 musical instruments and terms from every language. Special articles on various phases of musical art written for the average listener.

Ask for our list of other popular-priced books of interest to music lovers.

DOUBLEDAY DORAN...\$2.89

CAPTAIN BOB BARTLETT

Dean of Arctic Explorers gives the highlights of his adventurous life in a

Unique Motion Picture Lecture

MASSEY HALL, THURS. FEB. 16

Seats Monday - - - - 50c and \$1.00

CANADIAN HAMBURG TRIO

Concert Room, 194 Wellesley St., Toronto

Fridays, Feb. 10, Mar. 3, Mar. 31

at 8.30 p.m.

Ticket for series \$1. Single ticket 50c from Secretary, RA 2341, or KL 2566, or Heintzman's, EL 6201.

THE Steinway YOU HAVE LONGED TO OWN...

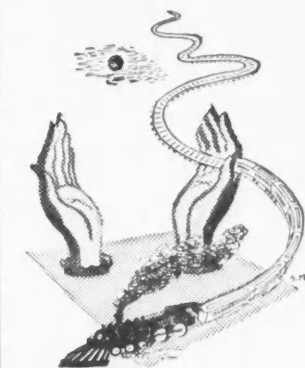
... can be yours today! The new Steinway at \$1225 is a superb instrument, and the price is well within the reach of the modest income. Generous terms. Come in today!

PAUL HAHN & Co.

22 EAST BLOOR

Wholesale and Retail Distributors

THE INSTRUMENT OF THE IMMORTALS



DOUBLY HANDY

Opening through its own passageway directly into Grand Central Terminal, the Hotel Roosevelt offers you perfect convenience on your arrival in New York... And because of its location at the heart of Manhattan's great mid-town section, it affords the same kind of convenience for all outside activities... Doubly handy and doubly enjoyable... Large outside rooms, with both tub and shower—from \$5.

HOTEL ROOSEVELT

BERNAM G. HINES, Managing Director

MADISON AVENUE AT 45th ST., NEW YORK

Direct Entrance to Grand Central Terminal

ONLY 20 MINUTES BY EXPRESS SUBWAY TO THE WORLD'S FAIR

WE'RE IN BUSINESS

FOR YOUR
HEALTH

The purpose of our seaside location, comfortable beds, health baths, and generous, wholesome meals is to boost your well-being. Come down while winter rates prevail. Restricted clientele.

Leeds and Lippincott Company

CHALFONTE-
HADDON HALL

On the Boardwalk

ATLANTIC CITY

For Reservations Call

G. Girvan, Canadian Rep.,

67 Yonge St., Toronto

WA. 7352

STEAMSHIP TICKETS
CRUISE BOOKINGS
AIR TICKETS...

All Lines • At No Extra Cost

Up-to-date information on rates, schedules, hotels for all parts of the world. Call, write or phone...

AMERICAN EXPRESS

America's Foremost Travel Organization

Ground Floor Canadian Bank of

Commerce Bldg., 25 King St. W.,

Toronto, Ont., E12N 3Z1.

138 St. Catherine Street West,

Montreal, Que.

American Express Travelers Cheques

Always Protect Your Travel Funds



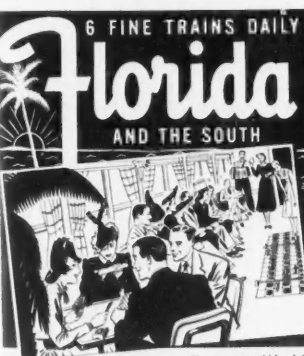
STOPS SEA SICKNESS

BALD? Hair or No Pay!

Use SCALFOLENE for Dandruff, excessive falling hair, itching scalp and Baldness. Absolutely guaranteed. NO HAIR—NO PAY. Large bottle, \$5.00. Particulars free.

ALRIGHT SPECIALTY CO.

BOX 308 STEVENSVILLE, ONT.



Featuring World's

Only Recreation-Entertainment Car

Fastest Train to All East Coast Resorts

FLORIDA SPECIAL

Lvs. Washington Daily 5:25 p.m.

Let your Winter-Vacation begin aboard the Florida Special. Take this completely Air-Conditioned, all-Pullman "Aristocrat of Winter Trains" direct to East Coast resorts. Enjoy the hostess-directed Recreation-Entertainment car with its games and music. Speed via quickest train time. Ride in Protected Comfort with complete Safety—via the ONLY DOUBLE TRACK ROUTE to Florida. No extra fare. 22 hours to Miami.

R. S. VOIGT, General Eastern Pass. Agent

16 E. 44th St.—New York—MUrray Hill 2-0800

ATLANTIC COAST LINE RAILROAD

COMING EVENTS

UNDER the local sponsorship of

the Toronto Branch of the National

Committee on Refugees and Victims

of Political Persecution, Mischa

Elman, the great violinist and human-

itarian, will give a concert recital

in Massey Hall on Monday, March

13, for the benefit of the German

refugees of all faiths.

Mr. Elman, who feels deeply the

tragedy of Nazi victims, has donated

his services to a National Non-Sec-

tarian Committee under the chair-

manship of Alfred E. Smith, and repre-

senting the American Committee for

German Refugees, the

Committee for Catholic Refugees from

Germany, and the American Jewish

Joint Distribution Committee.

THE FILM PARADE

Boris, Bela and Basil Behave Bad

BY MARY LOWREY ROSS

"BUT I thought Frankenstein died in a burning mill," I said to Miss A. as we went in to "The Son of Frankenstein." "How did he ever get out and get married and have a baby?"

"Don't be illiterate," Miss A. said. "Frankenstein wasn't the monster. He just made the monster."

"Oh him!" I said, "Let's see, who did he marry?"

"The Bride of Frankenstein, who did you think?" Miss A. said smartly. "They married and had a little baby and the baby grew up and turned out to be Basil Rathbone."

She paused to glance at the lobby poster. "Boris, Bela and Basil," she said happily. "Isn't it fun? I'm shaking all over." Her hand shook as she gave her ticket to the attendant. The attendant's hand shook too. In the confusion they shook hands with each other. Then we went into the theatre. "I'm so glad Bela's back," Miss A. said as we crawled over an extra large lady seated on the aisle, "he's always been my favorite monster."

But Mr. Lugosi turned out to be a disappointment, the producers having disguised the natural evil of his face under a fine set of crepe whiskers. He might have been anybody. "Still he is going around with a broken neck," Miss A. said, "That's something."

I nodded. Bela had a broken neck. Lionel Atwill had a wooden arm that worked with a spring, the landscape wore a look of sour alkalinity and all the trees had been stripped of their leaves and bent sideways. You could see we were in the Frankenstein country.

Peeping Tom

MEANWHILE Frankenstein junior was coming back, with his lovely young wife and his darling little curly-headed boy. He was coming back and nobody was a bit glad to see him; nobody that is but Bela Lugosi. Bela it seemed had been hanged for body snatching, and while the hanging hadn't been entirely successful and he was still able to get around, he wasn't having any fun. Body-snatching wasn't the racket it had been in the good old days of Frankenstein senior, so he just hung round peering into windows and consoling himself with a little sad music played on an old fiddle.

However, happy days were here again. Soon they were all together in Basil's hellish little laboratory on the hill—Basil, Boris, Bela and Benson, Basil's laboratory assistant. Boris was lying on an old stone crypt, out like a light, but Basil could see he was just as good as new. "The hyperpituitary type!" he murmured delightedly to Benson, who took it down in a little notebook. So Basil quickly turned on the switch and hooked Boris up to the wall socket. And in no time at all Boris was out once more ravaging the country-side.

"I feel sort of sorry for Boris," Miss A. said. "He doesn't mean any harm, he hasn't any idea that he's just being Bela's finger-man." She added sympathetically, "I feel sorry for Bela too. After all he didn't get much of a break. Oh, look at Boris now!"

"What's he doing?" I asked, for the large lady on the aisle, a pronounced hyperpituitary type if there ever was one, had risen and was blocking out my vision while she rummaged under the seat for her hat.

More Ahead

"HE'S got Benson!" Miss A. said excitedly. "Wait a minute, hold everything. He's got the town apothecary. Mrs. Frankenstein is running round in circles. Ooops, there goes Emma Dunn... Good Heavens, he's going to snatch the Frankenstein baby."

The lady moved on, and all I could see was Frankenstein père, playing darts in the castle games room. "There's a fine scientist," Miss A. said disgustedly. "Playing darts when the experiment is just at its height and he ought to be out making notes on Boris's muscular reflexes and pupil dilations. Goodness if he's a scientist I'm Sir Frederick Banting."

Just then somebody hurried in to announce that the Monster had little Wolf, and Basil dropped his darts, rushed off to the laboratory and reached there just as Boris was about to drop Junior into a pit of boiling sulphur. It didn't take Basil a second to grab a rope, swing from the gallery, catch Boris in the stomach and knock him into the sulphur pit. And that was the last we saw of Boris.

Miss A. who is fond of children,



THE THREE LITTLE MAIDS of Gilbert and Sullivan's immortal "Mikado" now transferred to the screen in technicolor by the D'Oyly Carte company and the London Symphony Orchestra. Jean Colin as Yum-Yum, Elisabeth Paynter as Pitti-Sing and Kathleen Naylor as Peep-Bo in the film version which comes to the Uptown Theatre this month.

said she was glad the baby was saved. "There'll still be another Frankenstein to carry on the family tradition," she said happily as we went out. "Next year we ought to have 'The Grandson of Frankenstein.'"

"And what about Boris?" I asked. "Oh he'll be all right," Miss A. said confidently. "Nothing can happen to Boris. He'll probably get off with a few first degree burns."

"SWEETHEARTS" the latest Nelson Eddy-Jeanette McDonald opus, has a story that would certainly have surprised Victor Herbert—all about

Hollywood and Broadway and radio broadcasting, with a 1940 style-show thrown in. But the old Victor Herbert tunes are there, as gay and melodious as ever, the musical comedy settings are elegant to a degree and Nelson Eddy and Jeanette McDonald, enriched by technicolor are two of the most beautiful human creatures you ever laid your eyes on. In one sequence I was able to watch Miss McDonald change all her clothes nine times in a row and enjoyed myself more than I have since I was eight years old and used to play with colored paper dolls.

AT THE THEATRE

Trudi Schoop and Her Troupe

BY LUCY VAN GOGH

THERE are interesting and significant changes going on all the time in the performance of the Trudi Schoop dancers, who have now been seen here for several successive years. In one direction at least, these changes are for the better, but in another direction they are not. The technical ability and dramatic intelligence of all the supporting dancers, or dancing comedians as the program now describes them, have greatly increased. There is definite and sharply cut characterization in everything that they do. Each of them has an entirely distinct job to do, and does it, in the use of facial expression and gestures to build up an impression of a separate individual character; yet the movements of all are so perfectly co-ordinated that the stage picture is always harmonious and complete. It is in this matter of characterization that they have shown the greatest progress, and the method is so completely that of Trudi Schoop herself that there can be no question that it is her training that has produced this desirable result.

BUT there is another influence at work upon the show as a whole, and particularly upon the work of Trudi Schoop herself. That is the influence of the American and Canadian audience. It is shown in the much greater attention paid to pure comedy, and the gradual lessening of the suggestion of poetry and tragedy which was conveyed by the "Fridolin" dances in their original form. "Fridolin" was a vaguer and less amusing, but a much more profound and symbolic, figure three years ago than he is today. It is difficult to point out the details by which this effect has been brought about, for it is really a subtle change in the direction of the whole performance. I do not think that three years ago the term "dancing comedians" would have occurred to Miss Schoop as a proper designation for her organization; but today it is entirely apt and appropriate. As a result of the change, a good deal of the poetic significance of "Fridolin" as the type of the bewildered and beset youth of those middle years of the Twentieth Century has been brushed aside for the sake of more immediate and temporary values. The skill of the

performance is perhaps increased, but it has not the depth of which we know Miss Schoop to be capable. The important scenes are now those which lend themselves most effectively to a high degree of realistic comedy, such as the gymnastics, the wedding festivities, the bowling club sextette, and the vaudeville acrobats. The much more profound scenes of the sectarians and of the underworld have diminished in value and been considerably lightened in tone.

Three new scenes, linked together under the title of "Current Events," preceded the "Fridolin" episode. "People Without Work" is a profound study of social disintegration, the kind of serious matter with which the troupe first made itself famous. The other two are very amusing light satires. There are now several notable artists in the company in addition to Miss Schoop, among whom Edith Carola and Ellen Liy are each successful in quite a wide range of characterizations.

AT THE end of the introduction to Arnold Haskell's "Ballet" there is a drawing entitled "The Lunatic Fringe." It depicts a certain type of follower of this form of art which seems to have become conspicuous in London. There are signs that the Toronto audience is developing its own "lunatic fringe" in connection with dancing. Why this should be so, we are at a loss to know; certainly there could be no more sane or healthy kind of entertainment than that which Miss Schoop presents, but part of the audience which it attracts is more "odd" than that which follows any other type of show.

THE all-time record for the greatest number of performances on Broadway is held, as many believe, by either "Abel's Irish Rose" or "Tobacco Road". The real record-breaker is "The Mikado," the most popular of all Gilbert and Sullivan comic operas, and therefore the most popular musical comedy ever written. The impressive number of weeks chalked up by "The Mikado" is 550, a staggering total, even taking into consideration the fact that it has taken 53 years for that number to be reached. Hardly a theatre season has passed in New York since "The Mikado" was first presented in 1885, but some troupe has revived this Savoyard favorite.

Ever since the motion pictures became vocal, Gilbert and Sullivan enthusiasts have been clamoring for celluloid versions of their favorites. But the English copyright owners, jealous of the great prize in their possession, held out until now, when sound recording and color photography have reached a point of such perfection that "The Mikado" could be filmed in the style to which it had been accustomed.

Perfection has also been the aim of the distinguished group of artists who combined to make "The Mikado." Geoffrey Toye, of the Covent Garden Opera Company produced the film and directed the music. The cast boasts the D'Oyly Carte Company, descendants of the original Savoyard troupe which, under the direction of Gilbert and with Sullivan conducting the orchestra, gave the first performance of all the Gilbert and Sullivan works. Kenney Baker, famous American radio and screen tenor, sings the romantic lead and the music is by the London Symphony Orchestra. The



POWDER

FOUNDATIONS

by Elizabeth Arden

Safeguard your skin with an Elizabeth Arden powder foundation that also ensures a perfect makeup. For general use, choose Lille de France, \$2.20... for normal skin, Amoretta, \$1.10 and \$2.00... for dry or older skin, Ultra Amoretta, \$1.10 and \$2.00... for oily skin, Lille Lotion, \$1.60... for active sports, Protecta Cream Lotion, \$2.20.

Sold at Smartest Shops in Every Town

Elizabeth Arden

NEW YORK

LONDON

PARIS

TORONTO



MRS. W. B. GRANGER of London, Ont., demonstrates graceful figure-skating during a recent visit to Limerlost Lodge, Huntsville, Ont.

—Photograph by E. Roy Kemp.

COMING EVENTS

film comes to the Uptown Theatre, Toronto, this month.

WITH Adolph Wantroff, one of Canada's outstanding baritones, as guest artist, the Toronto Symphony Orchestra presents another popular-priced "Nine O'Clock" concert in Massey Hall next Tuesday evening, March 14. Mr. Wantroff will sing three numbers with the orchestra—the Prologue

to the opera Pagliacci, by Leoncavallo; the Prince Igor aria, from Borodin's opera; and the Siege of Kazan, by Moussorgsky. The straight orchestral selections will consist of the Don Giovanni Overture by Mozart; Italian Caprice, by Tchaikovsky; Ettore Mazzoleni's orchestral transcription of the Bach Prelude "Ein Feste Burg"; Symphony No. 8, the Unfinished, by Schubert; and the Russian Easter Overture, by Rimsky-Korsakoff. Sir Ernest MacMillan will conduct the entire program.

CAPTAIN Bob Bartlett, the dean of arctic explorers, will relate the highlights of his adventurous life when he speaks in Massey Hall on Thursday evening, February 16. He will also illustrate his lecture with motion pictures. Every year Captain Bartlett has been taking motion pictures of animals, of eskimos, of seals, of icebergs, of northern skies and of heaving seas, and out of 150,000 feet of film made in sixteen years he has selected the best to take with him on his present lecture tour.

Captain Bartlett has gone through many thrilling adventures since the time when, at the age of twenty-two, he joined Admiral Peary and stuck with him until he reached his goal. On that last expedition with Peary, Bartlett won his claim to fame and popularity as Captain of the Karluk when he walked fourteen hundred miles across the frozen Arctic Ocean to the mainland and along the Siberian coast to outposts of civilization, in order to get help for his comrades who had been stranded after the Karluk sank, crushed beneath the ice. In 1926 the Captain began to make his annual trips in the Effie M. Morrissey, with which his name has been identified ever since.



ADOLPH WANTROFF, well-known baritone, who will be guest artist with the Toronto Symphony Orchestra at its "Nine O'Clock" concert on the evening of Tuesday, February 14.



MISCHA ELMAN, internationally famed violinist, who will be heard at Massey Hall on March 13 during his continent-wide tour for the benefit of German refugees of all faiths. He is shown here supervising the musical education of his children, Joseph, nine, and Nadia, twelve.

ENJOY YOUR HOME
More



Ask your plumber for
WALLACEBURG
SHOWERS AND FAUCETS
WALLACEBURG BRASS LIMITED — WALLACEBURG, ONTARIO

WRITE for FOLDER

THE BOOKSHELF

Lively Gossip About Literary Folk

BY MARY LOWREY ROSS

"The Literary Life and the Hell With It," by Whit Burnett. Musson, \$3.00.

THERE are a variety of ways of approaching literary reminiscence. You can write about literary movements and figures and their effect on your life and work. Or you can write about yourself and your effect on literary movements and figures (the Gertrude Stein approach). Or, to borrow a figure from popular art criticism, you can simply take a walk with a line.

Mr. Whit Burnett, author of "The Literary Life and the Hell With It," has adopted the latter approach. His book is a lively stroll through the American literary scene and his "line" — a good one — is the line of high-spirited and informal monologue. Put Whit Burnett down in any roomful of good listeners and let him talk in his own varied elliptical and highly personal fashion and you would probably get almost exactly what you have in his book. He writes as he talks, and he is obviously a first-rate talker.

Whit Burnett began as a reporter in Salt Lake City. He worked later with the Associated Press in San Francisco and New York, became a member of the editorial staff of the New York Times, went to Paris and was made a foreign correspondent, his boat ranging from Vienna to the Golden Horn. In Vienna he started, with Martha Foley, the magazine "Story." Later he moved his magazine and menage to Majorca and finally arrived with magazine, menage, "a few schillings, pesetas and numerous uncollectible foreign bookstore accounts" to New York, where they all did very well.

It's a success story, but Whit Burnett refuses to take it seriously. As far as possible he refuses to take any-

thing seriously. He has been in most of the places where important things have happened in recent years and has met a great many of the important people who have helped to bring them about. But he is obviously a good deal more impressed by the oddity of events and people than by their importance. You won't find here any serious discussions of political issues or literary movements, except in occasional quotation. But you will find a great deal of engaging shop-talk and many portraits of important and near-important literary figures, each airily tagged with an anecdote. As an experienced raconteur, Mr. Burnett dearly loves an anecdote, and he will go miles out of his way for a good one, gathering up any number of merry or damning little incidents by the way (for his method is generously circuitous), but always ending up with the particular revealing parable he has had his eye on from the start. (e.g. his visit with Frank Harris at Nice, an evening marked with every prodigality of conversation, reminiscence and food. "Do you know how I do it?" asked Mr. Harris. I confessed I did not. "Every evening at ten o'clock," said Mr. Harris, "I take an enema.")

Then there is the wicked little story, not included in Gertrude Stein's "Everybody's Autobiography," of the first visit of Miss Stein and Miss Toklas to Random House, New York, and how the elevator man "who delights in being perceptive" ushered them into the Swedish Maids' Employment Agency. And there is the description of the author's odd encounter with Theodore Dreiser. And the evening that Sherwood Anderson's conversational simplifications at dinner made a Hollywood actress blush

and caused the maid to give notice. It's all amusing, if special gossip, of a kind suitable (to quote the author) to a "good literary week-end where you sit about and run down people with a literary reputation."

NATURALLY there is a certain amount of personal history involved in all this; as much at any rate as you can deduce from the self-revelations of an author whose tendency is always to make a good story better. Maybe Mr. Burnett did help to move a lake in Connecticut on one of his literary week-ends. Maybe he and a group of other determined humorists actually did occupy themselves, unsuccessfully, with trying to send a small tin container of coal to Newcastle, just to prove it could be done. (It must be admitted that quite a bit of the humor in "The Literary Life and the Hell With It" has this resolute and self-defeating quality.) It doesn't greatly matter. The autobiographical glimpses here are revealed not so much by the things told as in the way of telling. In every line Mr. Burnett has given us the portrait of a breezy and wonderfully articulate American who has gone about the world mixing happily with his literary kind and making things happen to him; or if he couldn't make them happen, making them up.

A FULL LIFE

"Yoke of Stars," by Frances Frost. Oxford, \$2.50.

BY MARY DALE MUIR

IT IS ONLY necessary to begin reading "Yoke of Stars" to be introduced to that very real, lovable, seven-year-old, Judy York and, to continue reading, to follow her through the seven stages of womanhood, each stage being seven years. From the first it is no easy road she has to travel. The music within her surges towards expression — her whole being cries for life and yet more life — in her early years beating vainly against the narrow rigidity and thwarting cruelty of her mother, finding some release in the understanding of her father but always refusing to be denied. Life deals her some nasty blows but these are to her merely the hurdles she must take in her stride. "Easy does it," she assures herself and pursues her course.

So real is Frances Frost's portrayal of this youngster riding round her father's hardware store on a coveted tricycle, surreptitiously swallowing forbidden handfuls of snow, sniffing the blossoms in the Spring, receiving her first note from Tommy and defying College rules that, as we read, seem actually to be Judy carried along by her abounding, joyous life. We lag a little, however, when at the age of twenty-eight and on the death of her mother, we find her, already saddled with three children, taking over the care of her father's house and still able to compose concertos first of national and then of international importance. Women who find the running of a house and the care of children somewhat more than a full time job at times, may be a little incredulous of the Judy who can write concertos in fifteen minute snatches, enter sympathetically and with never-failing good humor into the lives of her children, plan and cook meals, relax and go for tramps in Puffer's woods, work most of the night to arise refreshed and ready for another day on something like two hours' sleep.

That the story carries us through to its conclusion on a wave of en-



ELIZABETH BOWEN, author of "The Death of the Heart." (See "Book of the Week")

thusiasm is due to the gifted writing of its authoress and to the very intimate charm with which she presents the scenery and the people of the small New England town in which Judy works out her own salvation and finds her happiness.

CASE HISTORY

"Danger Signal," by Phyllis Bottome. McClelland & Stewart, \$2.50.

BY HARRIET THOMAS

IN "Danger Signal," Phyllis Bottome has returned to the subject matter of her earlier book, "Private Worlds," and has written a skilful story of a girl planning to murder an aggravating lover who has taught her to think and then discarded her. The heroine, however, is not Hilda who wants to do away with Ronnie because he is now playing around with little sister, Annie. The central figure of the book is Dr. Elena Silla, Czech psychologist, red-haired like Hilda but wise and eminently self-possessed, who knows from a guilty glance in a lecture hall that Hilda has not posted a letter entrusted to her and reasons correctly that Hilda failed on purpose with no good end in view.

The story is remarkable for some acute psychological analysis. Dr. Silla points out to Hilda that the reason she wants to use force on other

BOOK SERVICE

All books mentioned on these pages, if not available at your bookseller's, may be purchased through Saturday Night's Book Service. Address "Saturday Night Book Service", 73 Richmond St. W., Toronto, enclosing postal or money order to the amount of the price of the required book or books.

people's concerns is because she hates herself, not Ronnie. But this is at the same time the book's disadvantage. Miss Bottome is so anxious to leave out not one single point in the chain of reasoning which leads Hilda to murder and Dr. Silla to investigate that she makes them both a bit unreal. Even the most trained minds seldom think in rounded paragraphs. One feels that the author admires Dr. Silla beyond criticism and makes her almost too perfect. "Danger Signal" lacks much of the emotional warmth which made "The Mortal Storm" so good. We are interested more intellectually than emotionally in the story of Hilda Fenchurch. The author's psychological training has played her a bit false and what results is hardly more than a case history, a piece of fictionalized psycho-analysis.

BOOK OF THE WEEK

A Civilized World and Dull

BY W. S. MILNE

"The Death of the Heart," by Elizabeth Bowen. Ryerson, \$2.50.

THIS is a sensitive and brilliantly written analytical novel about people who do not approve of the Marx brothers. This may account for the fact that one cannot get tremendously enthusiastic about any of them, even though one can react warmly to the book's felicitous style, clarity of impression, delicate overtones of implication in the pattern of faithful reproduction of the audible and visible surfaces of life. Miss Bowen's world is civilized, urbane, discreet, and very dull.

Into a well-to-do middle-class London family comes a sixteen-year old girl, the half-sister of the man of the house, somewhat indiscreetly got, and now orphaned after a round of north rooms in third-rate hotels and pensions. Portia is both child and woman, eager for family affection and a fixed foot, and ready to respond to any plausible overtures. This Cinderella, of course, has to contend with a busy brother and unsympathetic sister-in-law, and well-comes a somewhat dubious Prince Charming. Miss Bowen is to be commended for making Eddie's betrayal of Portia a spiritual betrayal, rather than a physical one, and for making the reader realize how much more devastating such a betrayal can be.

There is little more to be said about the plot. The ending is a sort of *deus ex machina*, which will doubtless seem unsatisfactory to many readers, but which, I think, is right enough, and thoroughly in accord with the impression of well-bred futility and selfishness the author has created. Doubtless Portia settled back to the old life, and doubtless she was conscious of an increased awareness of the petty cruelty of life,

and the need for a greater measure of self-sufficiency. That Miss Bowen leaves this to the intelligence of her readers is all in her favor.

People Are Alive

THE characterizations are excellent. They are all clear-cut, vivid and convincing. Even minor figures, like the cat-like Lillian and ones that appear in the story only at second-hand, such as old Mrs. Quayne, are done with the same sure and complete limning. What will likely impress the discerning reader most forcefully will not, however, be the characterizations, nor the plot, nor the psychological insight of the book as a whole, but the incidental beauties and felicities of phrase, and sharply etched notes of human behavior that are the result of a combination of penetrating observation and keen sense of style. The whole book makes me think of Katherine Mansfield, more than of any living novelist. Whether one could endure to go back to it, and savor it phrase by phrase as one can "The Garden Party," I don't know, but certainly I found myself grudging the temporal limitations of the press deadline, and wanting to read it more slowly, so that I could delight in the fine style of it. It has fine style, and yet it never degenerated into mere "fine writing." Its simplest passages, such as the extracts from the diary and the letters of Portia, are honestly done, and both these and the more obviously conscious descriptive and atmospheric passages are alike of the fabric of the novel as a whole. It is a pleasure to read, even though it may not have been worth writing. Certainly Miss Bowen is capable of handling more robust themes.

Advice to every Canadian Housewife

from the Dominion Department of Agriculture

BUY BY GRADE BUY WITH CONFIDENCE

When ordering your eggs, poultry, fresh fruits and vegetables, beef, canned fruits and vegetables, creamery butter, ask for the quality you want, by grade — then look for the grade mark on your purchase. When you buy by grade, you buy with confidence.



Government Grades of the following products are:

EGGS
GRADE "A", "B", "C" AND "D"
GRADE A (three sizes: Large, Medium, Pullet), best quality, suitable for poaching, boiling, frying.
GRADE B, good quality, slightly inferior to Grade A for poaching, boiling, frying but entirely suitable for cooking purposes.
GRADE C, lowest graded quality.
GRADE D, Large, Medium, Pullet, finest quality fresh eggs from Government-inspected flocks, are available in limited quantities in certain localities. (Grade names are marked clearly on egg containers.)

POULTRY
GRADE "A", "B" AND "C"
GRADE A, superb birds, well-fleshed, especially fattened for tenderness and flavor.
GRADE B, good birds but not as well-fleshed, fattened or flavoured as Grade A.
GRADE C, lowest graded quality. (Graded poultry may be identified readily by a colored tag on the wing or breast of the bird. Red for Grade A — Blue for B — Yellow for C.)

FRESH FRUITS AND VEGETABLES
Grades for all fresh fruits and vegetables are established at shipping points for interprovincial and export movement, as well as for certain main commodities in local movement. It should be noted, however, that the grade mark appears only on the original container and as the contents frequently are removed for store display, the grade marking may not be in evidence.

CREAMERY BUTTER
FIRST, SECOND AND THIRD GRADE
FIRST GRADE — highest quality, excellent flavor, well made, smooth, waxy texture, uniform in color.
SECOND GRADE — usually imperfect in flavor, may be defective in texture or uneven in color.
THIRD GRADE — inferior to Second Grade in flavor, texture or color.

CANNED FRUITS AND VEGETABLES
FANCY, CHOICE AND STANDARD QUALITY
FANCY QUALITY, packed from a selection of the best fruit and vegetables available, practically uniform in maturity and free from blemishes, uniform in size and colour, canned at the proper time, so that excellence of flavour and appearance may be preserved.
CHOICE QUALITY, packed from fruit and vegetables selected for tenderness and flavour. Not as uniform as "Fancy Quality", allows slight variation in size, colour and maturity.
STANDARD QUALITY, packed from fruit and vegetables of good quality but not necessarily meeting the higher grade requirements as to size, colour and maturity.

BEEF
RED BRAND - BLUE BRAND
RED BRAND, "Choice" quality, is marked with a red ribbon-like stamp, so that part of this grade mark remains visible on every cut.
BLUE BRAND, "Good" quality, is marked similarly, with a blue ribbon-like stamp.

Marketing Service
DOMINION DEPARTMENT OF AGRICULTURE
Honourable James G. Gardiner, Minister

THE BOOKSHELF

To Understand French Canada

BY ROLAND ST. JOHN

"The French Canadians Today: A People on the March," by Wilfred Bovey. Dent, \$3.00.

COL. WILFRED BOVEY'S second book on the people of Quebec deserves to be read by all English Canadians who have any real interest in, and love of, their country. In its pages the author revealingly discloses the mind of French Canada. And it is a difficult mind for an Anglo-Saxon to understand. From this study it is obvious that Col. Bovey understands it, and that he has spent years of painstaking labor in unearthing for his compatriots all the intricacies of French thought and action. Most English Quebecers would throw up their hands in horror at the very thought of unravelling the trends presently obtaining amongst the three million rabid individualists who have inherited the Province of Quebec. Undaunted, Col. Bovey has attempted it, and has succeeded in realms ranging from patry to politics, and from history to religion. A worthy book.

THE volume may be misinterpreted. It appears to be a careful, unbiased, scientific and factual study of Quebec. The annotations, and the obvious care taken by the author in the preparation of his manuscript, may lead to the belief that it contains all the pros and cons regarding French-Canadian civilization. But despite its apparent factual approach, the volume presents principally the pros and not the cons in the Quebec scene. Thus it might have been written by a French-Canadian, which is something of a tribute to the skill of the author and his desire to create a better racial understanding. In discussing agricultural progress, Col. Bovey presents a charming picture of one individual farmer, one who wins provincial agricultural prizes. But he has naught to say about the farming areas in the southwestern sections of Quebec where the farms are passing from English into French hands with a consequent decline in the prosperity and standard of living in these sections. He says much of certain excellences of French education and there are many, but he fails to mention that this education has produced no demand for public libraries throughout

the Province. Every time a French-Canadian crosses the provincial or the international border, he sees all most every hamlet with its own library. What is their education worth if the Quebecois cannot derive lessons from what they see elsewhere?

Colonel Bovey also attempts to draw a parallel between political activities on the part of the priests and the Protestant clergy. But none knows better than he that the analogy is inaccurate. The Rev. T. T. Shields may be a force in Toronto, but he has not half the influence, political or spiritual, of that kindly curé of Ste. Famille-de-Dynamo.

Perhaps the author felt that the weaknesses and shortcomings of the French-Canadian are so obvious that they needed no mention, whereas the fine things, the great things, the pleasing things about the race are not all readily apparent, particularly to the English Canadian who, on a brief visit to a Quebec city, is apt to see only the superficialities of its life.

WILFRID BOVEY is an able man. He writes and thinks intelligently. If one is critical of certain features of his volume, that criticism is offset by its good points. Nothing, for example, could have been handled in a more masterly fashion than his comment on the attitude of the French-Canadian towards war and the imperial connection. His two or three hundred word comment on pages 354-5 deserves to be read and re-read across Canada. In this volume and its predecessor, Colonel Bovey has produced two excellent factual presentations of the life and point of view of French Canada. I hope he writes another book, a lighter book, dealing perhaps more emotionally with his subject. He has the knowledge. He could write intimately of village political and religious life and strife, of New Year's day celebrations, of La Guinolee, the day on which the farmers go through the countryside singing and collecting for the poor, of French-Canadian city life, and of those wild political tumults and uprisings which so delight the French temperament. Life in French Canada is stuffed with anecdotal material to delight the heart of any writer. I hope Bovey will turn his hand to it.

vulnerable instead of the least vulnerable of all European capitals. He points out that after crossing the coast in Essex, thus giving the alarm, hostile bombers could cover the intervening fifty miles and be over the heart of London within ten minutes; whereas British bombers en route to Berlin would announce their coming some 275 miles—one hour's flight—from that capital, and would be subject to attack throughout practically the whole of their inward and return journey.

G. T. Garratt served in the war, was correspondent for the Westminster Gazette in Germany and Russia, covered the Abyssinian campaign for the Manchester Guardian and spent most of 1937 and much of 1938 in Spain, where he was repeatedly bombed. His comments on A.R.P., with digressions on the political repercussions of failure properly to protect or evacuate London's working class population, are illuminating. He stresses the difficulty—if not the impossibility—of protecting life in the congested areas of poorly constructed buildings that characterize London's

East End. He concludes that wholesale evacuation is the only answer, and pleads that dress rehearsals of this complicated manoeuvre should be instituted immediately.

Lt.-Commr. Fletcher served afloat in the Dardanelles, and for three years subsequently at the Admiralty as head of the Near Eastern Section of the Intelligence Division. His section of the book deals with the manifold shortcomings of the Air Ministry, the disastrous results of the policy of monopoly in the manufacture of aircraft which it has fostered since the war, the failure to build up manufacturing potential, the unfortunate preference of the Royal Air Force for "gentlemen administrators" in place of engineers, and the pitiful shadow factories—"output", as cartoonist Low expressed it, "three shadows per week." While one does not necessarily agree with all his implications, it is only fair to say that the factual statements in this section appear to be based on the best of evidence.

Certainly this book should be widely read.

The Crime Calendar

BY J. V. McAREE

WE DO NOT object to a detective story if it has no worse fault than that the author is pretty heavily, though unadmittedly, in debt to some author in the same field. If we did our entertainment would be meager indeed, and we should be confined to half a dozen authors of undoubted originality. So long as the imitation of good writers is well done we do not complain. We have in "The Bigger They Are" by A. A. Fair (McClelland and Stewart, \$2.25) and "Four Frightened Women" by George Harmon Cox (Ryerson, \$2.25) two good stories that are frankly derivative. Both authors are under obligation to Dashiell Hammett, Erle Stanley Gardner and Jonathan Latimer; but Hammett, Gardner and Latimer are far better than the average. The imitation in "The Bigger They Are" is probably franker. There is one incident, perhaps the most important in the book and obviously designed as its climax, which recalls Gardner's "Ferry Mason" vividly, and might well have come from his case book since it is a legal ruse that only Mason in contemporary detective fiction might

have been expected to hit upon. The chief villain, who is a fat man like the chief villain in "The Maltese Falcon," speaks in almost identical language. But this if it is anybody's grief is Mr. Hammett's and not the reader's. "Four Frightened Women" reminds us very much of the Jonathan Latimer stories. It is, however, more than competently done, and we enjoyed the book. They are both above the average.

BOOK OF THE WEEK

"THE DEATH OF THE HEART"

by ELIZABETH BOWEN

Ryerson

Each \$2.50

FOR SALE AT

Book Dept. — Main Floor

Main Store and College St.

T. EATON COMPANY

A Maritimer's Memories

BY HECTOR CHARLESWORTH

"Recollections: Political and Personal," by Hon. E. M. Macdonald, P.C., K.C. Ryerson Press, \$2.50.

A SURVEY of "Parliamentary Companions" over many decades would show the contribution of various Macdonald clans to Canadian public life to have been immense. The son of Donald have figured in every political coterie in Canada for nearly a century. They probably outnumber the Smiths. One of the ablest and most popular was Hon. "Ned" Macdonald, who sat in the House of Commons from 1904 until ill-health compelled his retirement in 1926. During the first five years of the King régime he was Minister of National Defence, and apart from politics, he was long one of the most eminent figures at the bar of Nova Scotia.

The fact that he is more or less an old hand has not prevented Mr. Macdonald from writing a most interesting book of recollections, based on political experiences which began when he was a mere boy in the sevenies for his father was also an active politician. He was born in 1865 in Pictou, Nova Scotia, where he still lives, and it may be said that Pictou is the very nest and fortress of the Macdonalds. They started to come after the Scottish rising of 1745, for Nova Scotia was British territory long before the victory of Wolfe. They included Clanranald Macdonalds, Macdonalds of Glencoe, and most numerous of all, Macdonalds of the Isles, from whom the author of this book descends. So numerous are they that in legal cases it is sometimes necessary to establish identity by their nicknames. It is related in these pages that a judge in order to make his findings clear was obliged to refer to one litigant as "The Fiddler," and there are many similar instances in Nova Scotia law records. In Pictou they do not call the writer "Ned" as he is universally known in Ottawa. That would be confusing, so they speak of him as "E.M."

THOUGH Hon. Mr. Macdonald has been a life-long and militant Liberal, the partisan note is absent from his pages. Maritime politicians, though they fight like tigers among themselves when an election is afoot, are "one for all and all for one" when any question arises as to the present contribution their region has made to Canadian public life. Thus Mr. Macdonald writes with as much pride in the Tupper and Sir Robert Borden as though he had been their party colleague instead of their active opponent. Of Sir Hibbert Tupper, who defeated him in Pictou in 1900 (partly because his wife was a Madonald of that ilk) he speaks in very high terms. He asserts that in his younger days there was no finer public speaker in this country, and he laments his early retirement from politics. To Borden, with whom he had appeared in court as a young lawyer, he was always "Ned." Always Mr. Macdonald kept his politics and his social relations in separate compartments, which explains the happy memories of him which survive on Parliament Hill.

COVERING more than two score of the most momentous years in the history of Canada, this candid year-by-year narrative of experiences in the House of Commons is an admirable supplement to the recently pub-

lished "Memoirs" of Sir Robert Borden. His account of the burning of the Parliament Buildings in the winter of 1916, in which he had a narrow escape and his friend Bowman Law, M.P. for Yarmouth, N.S., was burned to death, is graphic. From the standpoint of an Opposition member he deals with the scandals which forced Sir Sam Hughes out of public life. In connection therewith he relates a surprising incident: Sir Sam's efforts to induce Sir Clifford Sifton to form a third party, because "Borden was no good and Laurier no good."

Prior to 1911, Mr. Macdonald was cognizant of conspiracies against Borden's leadership among his own followers, and as an outside observer his sympathies were all with his old friend. Naturally his expressions of respect and affection for Laurier and Fielding are many.

A VERY interesting section of the book is his series of sketches of public men with whom he enjoyed intimate contacts. As a lawyer and public man he also made a considerable number of contacts with celebrated Americans. Once on the hustings at Pictou, in 1911, in looking over the audience, he discerned a face he was sure was not that of a constituent. He took another look and made up his mind that it was William Jennings Bryan. Sure enough it was! The Great Commoner, who was on a lecture tour, had dropped over from New Glasgow to see how a Canadian campaign was conducted.

READ IT AND WEEP!

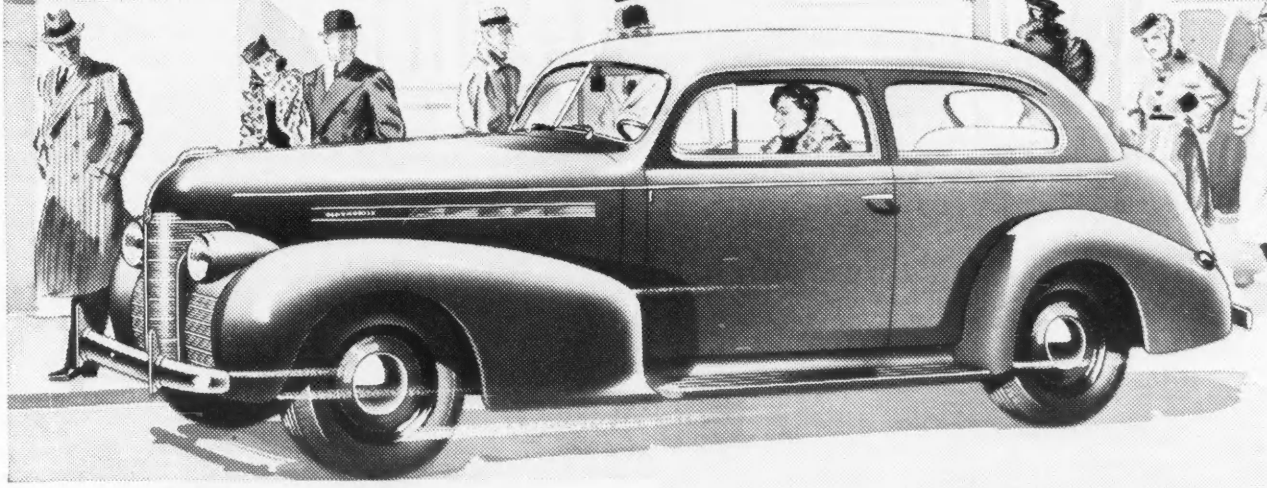
"The Air Defence of Great Britain," by Air Commodore L. E. O. Charlton, G. T. Garratt and Lieut.-Commander R. Fletcher, M.P. Penguin Books, England; 20 cents in Canada.

BY A. H. SANDWELL

WERE the prophet Jeremiah alive today, he would be the first to acknowledge his masters in the gentlemen who collaborated in writing the three sections of this most provocative book. The subject matter is so well presented, covers such a wide area and is so devastating in its gloom that one feels that the only sensible recourse for inhabitants of "the tight little island" on the outbreak of war is to get tight and stay tight until either they or hostilities cease to be. Charlton, it is true, puts in a plea for an international air police force to curb aggression, but the history of the League of Nations makes it hard to get up any real enthusiasm for this scheme. Given sufficient time, an alternative would be to move the entire government, and as many of the populace as might be induced to come, to Canada, more or less out of harm's way.

Air Commodore L.E.O. Charlton, C.B., C.M.G., D.S.O., R.A.F. (ret.), was Director of Air Organization during the Great War, prior to which appointment he had been largely responsible for the creation of proper training facilities for pilots, a high spot of which was Col. Smith-Barry's famous "Gosport System," today standardized the world over. The burden of his section of this book is that the introduction of aerial bombardment has made London the most

PRICE-APPEAL!
STYLE-APPEAL!
RIDE-APPEAL!



Illustrated—Oldsmobile Six Coach with trunk

THIS YEAR
IT'S OLDSMOBILE!

No question about it . . . the stand-out car for 1939 is Oldsmobile! It's priced away down, making it easier than ever for you to own an Oldsmobile. It's again the Style Leader, a car you'll be mighty proud to own. And only Oldsmobile gives you the revolutionary new Rhythmic Ride—the easiest, gentlest ride of any car at any price.

Your new Oldsmobile—whether you choose the amaz-

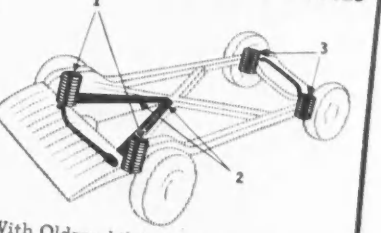
ingly low-priced "Select" Six, the brilliant new 6-cylinder "70" Series or the big Straight Eight—will give you top-flight performance with true economy. All round safety, too, with Super-Hydraulic Brakes—All-Steel Turret Top Body by Fisher—and easier Dual Centre-Control Steering. See and drive the new Oldsmobile today. Ask about the convenient monthly payments on the General Motors Instalment Plan.

OLDS NOW SO NEAR THE LOWEST IN PRICE!

Compare the new, much lower delivered prices . . . you'll be amazed how close they are to the very lowest . . . how easy it is to buy an Olds now—the car you'll be proud to own.

RHYTHMIC RIDE

BASED ON
1 NEW QUADRI-COIL SPRINGING
2 NEW 4-WAY STABILIZATION
3 KNEE-ACTION FRONT WHEELS



With Oldsmobile's Rhythmic Ride, up and down motion is smoothed out—side to side motion is eliminated—fore and aft motion is stabilized—and side sway and body roll are minimized.

O-39

YOU OUGHT TO OWN AN OLDS!

DO THIS

TO RELIEVE PAINFUL DISCOMFORT OF A COLD

Follow Simple Method Below—Takes Only a Few Minutes when "ASPIRIN" is Used



1. Take 2 "Aspirin" Tablets — drink a glass of water. Repeat treatment in 2 hours.

2. If throat is sore from cold, crush 3 "Aspirin" Tablets in 1/3 glass of water . . . gargle.

3. If temperature does not go down; if discomfort is not quickly eased — call doctor.

Eases Discomfort and Sore Throat Accompanying Colds Almost Immediately

THOUSANDS WILL TELL you the simple way pictured above brings amazingly fast relief from the painful discomfort and sore throat accompanying colds.

Try it. Then—because any cold can lead to serious consequences—see your doctor. In all probability he will tell you to continue with "Aspirin" because it acts so fast to relieve the painful discomforts of a cold. And to reduce fever.

This simple treatment, backed by scientific authority, has largely supplanted the use of strong medicines in easing cold symptoms. Perhaps the easiest, most effective way yet discovered.

"Aspirin" Tablets are made in Canada by the Bayer Company Limited, Windsor, Ontario.

PAINS—Fast-acting "Aspirin" Tablets are used by millions of doctors' advice for prompt relief of Headache—also for pain from Rheumatism, Neuritis, Neuralgia.

Demand and Get—



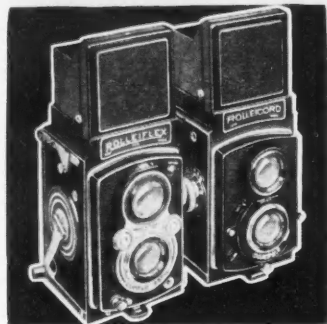
"ASPIRIN"

TRADE-MARK REG.

WINGO ROSES
New Beauty
FOR YOUR
ROSE GARDEN

Send for 16-page color illustrated booklet showing lovely new 1939 varieties of WINGO ROSES and with complete cultural information. Write today to WINGO NURSERY COMPANY, Dept. F, Winona, Ontario.
SOLD BY LEADING NURSERYMEN AND DEALERS

500 CASH PRIZES FOR BEST PICTURES TAKEN WITH A



ROLLEIFLEX or ROLLEICORD CAMERA

All owners of a Rolleiflex or Rolleicord Camera are eligible. There is no restriction as to the subject or number of pictures which may be submitted. Snapshots, portraits, landscapes, still-life—anything smart or original you send may win you one of the 500 cash awards.

This competition is designed to encourage the work of amateurs, to win them recognition this year when photography celebrates its centenary. All entries must be received by us on or before August 31, 1939. The Judging Committee consists of prominent photographic authorities and the prize winners will be announced December 1st, 1939.

For full particulars and entry forms apply to your local dealer or write direct to

CANADIAN DISTRIBUTORS
**PHOTOGRAPHIC STORES
LIMITED**
65 SPARKS STREET
OTTAWA, CANADA

**NASSAU and
SOUTHERN
FLORIDA
HOTELS**
for the vacation
you'll never forget

- BRITISH COLONIAL, Nassau, Bahamas
- MIAMI BILTMORE, Coral Gables, Miami, Fla.
- RONEY PLAZA, Miami Beach, Florida
- PALE BEACH BILTMORE, Palm Beach, Florida
- WHITEHALL, Palm Beach, Florida

Canadian Representative:
D. A. STALKER
85 RICHMOND STREET W.
Telephone
Office - Adelaide 4801
Res. - Mayfair 2604
or your travel agent

QUIET...
near all that counts
in
NEW YORK

Discriminating visitors to New York are careful to select a small, quiet hotel within an easy walk of theatres, fashionable shops, Radio City, and other attractions. They prefer The Seymour. Surroundings of home-like refinement. Restaurant. Spacious rooms with bath from \$3.50

Edmond Cotty, Manager, (Formerly Mgr. C.P.R. Hotels.)

HOTEL SEYMOUR
50 WEST 45th STREET
NEW YORK
Just off Fifth Avenue



THE RECORDER is also being assiduously studied in Toronto, as well as in Montreal where the accompanying article was written. These pictures show the well-known musicians, Harry Adaskin and Mrs. Frances Adaskin, with their son Gordon.—Photos by "Jay."



Lo! Here The Gentle Recorder

BY HANS VALDIN

A BOOM in pipe playing is sweeping the continent. Adults and children have taken to making sweet sounds on these instruments; and music shops cannot keep up with the demand for pipes and pipe music. All of which is natural. The radio has increased the numbers of those who like good music; and it is impossible to play bad music on a pipe. Moreover, one can play these instruments without long hours of tedious practice. Finally, the pipe player obtains one of the great joys of music, namely, playing counterpoint in an ensemble.

There are two kinds of pipes, the recorder and the home-made pipe, both of which, like the pipe organ, belong to the penny whistle family. But the tone and timbre of both pipe and recorder is similar to that of a sweet and quiet flute. Hence the performer can practice his instrument without disturbing his household.

THE recorder was an instrument favored alike by Pepys and Henry VIII, both of whom, in addition to other capabilities, were competent musicians, especially Henry whose compositions are still heard. The recorder was the forerunner of the modern flute; it was the instrument of the educated musician, whereas the pipe was played by country folk.

The recorder is pitched in C and has a range of two octaves. The last few upper notes, however, are shrill. Consequently its effective range is a little better than an octave and a half. It is a chromatic instrument but the introduction of many sharps and flats makes for too intricate fingering. It can be played easily in C, F and G, and with a certain facility in B flat and D, and in their relative minor keys. It is, however, a real instrument which can produce real music. It is peculiarly suited to solo music in the ancient modes and is also very agreeable indeed when two or more recorders tear off some of the ancient and charming counterpoint.

The excellent tone of the instrument, and the facility with which one can learn to express oneself musically on it, has produced a tremendous demand for these old-fashioned articles. Recorder groups have been formed in many of the larger cities, and more are forming. Good instruments well in tune can be obtained for from \$2 to \$5. Of course, one can also import a handmade instrument from British makers for fifteen guineas, but these are merely for the experts in the art. American manufacturers are now producing excellent recorders made of composition which equal the wooden instruments in tone and have the added advantage of not cracking in the dry Canadian winters.

WHILE many of the better schools have adopted the recorder as a means of teaching the elements and a love of music to pupils, the pipe may perhaps serve a wider educational purpose. For with the pipe, the child learns not only to read and make music, but he learns also how to make a pipe, and how to decorate it with taste.

There is a Guild of Pipers which stretches around the world. No one can be a member unless he makes his own instrument. From a length of bamboo, school children are taught to make their pipe. At one end a cork is inserted in the hollow bamboo and a lip, resembling the lip of an organ pipe is cut into the wood. The child then saws off lengths of the bamboo until the pipe produces its fundamental D. Then he bores the first hole and widens it until its voice is a true E, and so on up the scale. Thus does the child receive ear training.

With the completion of the pipe, the child is faced with the problem of painting and decorating his instrument. It is interesting to see the care and skill in design which children will show in decorating an instrument which they love, and love the more because they have made and can play it themselves.

PERHAPS the dean of Canadian pipers is Miss Ruth Blanchard of Montreal who ably maintains a Montreal school its long tradition of musicianship. I have heard eight of her pupils in a pipe recital. It was peculiarly entrancing to listen to these little girls with their soprano, alto and tenor pipes playing the old, old tunes which in days gone by made England the most musical na-

tion in the world. It was entrancing because the pipers played truly and musically.

Because the pipe is the country cousin of the recorder, it has a more restricted range of but two tones more than the octave. Some schools, however, forego the triple educational advantages inherent in pipe-making and start their pupils on ready-made recorders. They thus learn music more rapidly, but miss the joys of handicraft and the fulfillment of the desire to decorate and create something of beauty.

The boom in pipe and recorder playing amongst children means that we shall have many better amateur musicians in the future. From these pipes the child will learn that acquiring skill on an instrument can be a joy rather than a drudge. They will learn and understand ensemble playing. They will learn much more readily to read music—which after all is the real objective behind music instruction, at least it should be. And they will obtain a love and understanding of counterpoint which in the past has often only been achieved by years of drudgery at the piano keyboard. In short, they will obtain a love of music without which musical instruction is useless.

WITH their pipes, children are encouraged and taught to compose and harmonize their own tunes. And I have heard children piping many charming little tunes of their own. I

can think of no better method of teaching harmony than this. In the past, music teachers only taught the grammar of their language—a musical putting of the cart before the horse.

THE boom in recorder playing amongst adults seems to be a signal for the passing of some of the hokum surrounding the art of music. People have realized that culture classes on music, and discourses on the art of "listening," are futile. They have learnt that the best way to enjoy music is to make it oneself, and that the production of a hesitant folk song on a recorder with an equally hesitant accompaniment is more satisfactory to the soul than paying others to produce one's own musical sentiments.

So intense of late years has become the blab and blurb about the way to listen to music that there are some who on Sunday afternoon turn on the New York Philharmonic and laboriously try to follow the conductor's interpretation of the score. All of which is absurd. One must be an advanced music student before one can follow, let alone read, an orchestra score with a conductor.

For such earnest seekers after music as these, let them take heart. The recorder will solve their problem, for they can learn it easily and obtain much more musical culture from it than by listening to speeches or reading books on music—and they will also obtain some real fun from music, the sole end of any art.

THE RADIO DIARY

BY CLARISSA DUFF

TUESDAY: There is no doubt that Canada is far too big to make broadcasting an easy matter—to say nothing of its being the wrong shape. To serve the national radio audience the Canadian Broadcasting Corporation is obliged to send its features from Charlottetown to Victoria; from the international border to the Arctic Ocean. As there are five time zones across Canada, eight o'clock in the Maritimes is six o'clock in Manitoba and four o'clock in British Columbia.

It is estimated that the radio audience is at its heaviest from eight p.m. to ten p.m., but a radio program which leaves Halifax at the highly desirable hour of nine p.m., gets to Prince Rupert at five o'clock in the afternoon, which is a most unsuitable time for anything but a children's feature or an important filler-in.

It seems to me that the C.B.C.'s traffic department must be composed exclusively of officials with buoyant dispositions, whose favorite pastime is the working out of chess problems.

WEDNESDAY: Owing to the extraordinary turn of fortune by which Orson Welles suddenly became radio's most famous personality, the Mercury Theatre of the Air left the ranks of sustaining programs last December to become the successor of "Hollywood Hotel." Even before the sensation caused by the "War of the Worlds," Mr. Welles' distinctive man-

ner of producing radio drama had aroused much favorable comment and would have brought him a sponsor before long.

The only other hour-length dramatic presentation on the air is the Radio Theatre. For years this has been one of my favorite programs, but to my way of thinking it has one serious flaw—too much sales talk. The Silver Theatre is on the air at six p.m. on Sundays—a bad hour for me. On the few occasions I have tuned in the plays have been entertaining and well produced. "First Nighter" on Friday evenings, and "One Man's Family" on Wednesday evenings are always worth listening to.

One of the most original features on the air this season is "Information Please." This is a quiz program in which listeners send in questions to be answered by a "board" of experts consisting of Franklin P. Adams, John Kieran, a guest and a guest of honor. Why there is this invidious distinction between the two guests I do not know. The explanation may be that the "guest" is somebody who is often a member of the board while the more honored guest is appearing only once during the series. Clifton Fadiman is a brilliant master of ceremonies, his comments being one of the most amusing features of the program.

I never cease to marvel at the ingenuity displayed by the people who send in the questions used on this

broadcast. It may be that the audience of "Information Please" is made up of university professors, crossword puzzle addicts and possessors of a book containing twenty thousand answers to questions. Whoever they are they find an astounding range of posers to present to the experts.

FRIDAY: If programs produced by the C.B.C. are to compete successfully with what is on the American air it should have an adequate supply of radio artists. Radio programs are on the air all day long and rehearsals are held at all sorts of hours. The radio artist must be ready to go to the broadcasting studio whenever sent for. This makes it almost impossible to combine work on the air with any other means of livelihood. If he is to pay the rent and have three meals a day the radio artist must appear on more than one program in the week—in fact he must have several.

The only way of building up a name on the air is for the owner of it to be heard until his name with a capital "N" means something to the listening public. To my mind C.B.C. officials should devote more attention to the building up of artists for their programs. Last winter the Toronto studios discovered a charming soprano, Virginia Woods. I have listened in vain for her this season. Unfortunately Canadian radio artists with a few notable exceptions are receiving little in the way of encouragement from the C.B.C., or from private interests. Consequently we are still doing a flourishing export trade in radio talent. In the past few months we have lost Andrew Allen, producer, writer and actor; Joseph Laderoute, an exceptionally promising tenor; Herbert May, whistling-singing announcer of the "Happy Gang"; Dorothy Alt, popular singer. In my opinion the C.B.C. needed all these radio personalities.

There are newcomers this year to the Corporation's national network. Amongst them are Monica Mugan, James and her timely chats; Harry Adaskin, whose "Musically Speaking" is a most delightful and original radio feature; also the two children in "The Magical Voyage."

Fortunately for listeners to the C.B.C., Jean Haig and Frances James are firmly anchored in Toronto; but I sometimes wonder how long we shall hear the brilliant violinist Albert Pratz on C.B.C. programs. It would not surprise me to learn that both Mr. Pratz and the young tenor, William Morton, had gone to England or the United States. We have plenty of talent in this country. Why not build it up and present to the Canadian radio audience an ever-increasing supply of Big Names?

TRAVELERS

Mr. and Mrs. Alfred B. Whitehead have returned to Quebec from Toronto, where they spent some time with Mr. and Mrs. Morley Whitehead, Lieut.-Col. George P. Vanier, the new Canadian Minister to France, and Mrs. Vanier, have left London, England, to take up residence in Paris, France. Their four children have remained at school in England.

Mrs. Helena Leach is in Florida, where she will spend the remainder of the winter before returning to Winnipeg in the spring.

Mrs. Arthur Price, of Quebec, who has been the guest of Mr. and Mrs. Hugh Phillips for a few days, has left Winnipeg for Regina.



LORD DUVEEN, internationally famous art collector, photographed on board the liner "New Northland" at Miami, prior to sailing with Lady Duveen for a winter vacation in Nassau.

—Photo courtesy Clarke Steamship Company.

pleasure cruises

FROM NEW YORK TO
West Indies and South America

HAMBURG-AMERICAN LINE

NEW YORK

FEB. 17 - 19 days - \$225 up
To San Juan, St. Pierre, Fort de France, Trinidad, La Guayra, Curacao, Colon (Panama Canal), Kingston, Havana

MARCH 11 - 13 DAYS - \$160 up
To Port au Prince, Kingston, Cartagena, Colon (Panama Canal), Havana

MARCH 25 - 8 DAYS - \$95 up
To Havana and Nassau

APR. 7 - Easter Cruise - 9 days - \$112.50 up
To Kingston and Havana

Your Travel Agent, or
HAMBURG-AMERICAN LINE
NORTH GERMAN LLOYD
45 RICHMOND STREET WEST, TORONTO—EL. 4272-3
OR 1178 PHILLIPS PLACE, MONTREAL



For St. Valentine's

Dale Orchids are priced within the reach of all . . . beautiful and appropriate tokens of the sentiment of the day.

See your nearest Florist

DALE ESTATE LIMITED - BRAMPTON, ONT.

DALE Orchids

Distributed and Guaranteed by

SIMMONS and SON

350 YONGE STREET AT ELM

ERNEST S. SIMMONS

President and Managing Director

Flowers May Be Telegraphed Anywhere

PORTS OF CALL

A Winter Holiday in The Grisons

BY FRED DOSSENBACH

THE plane rumbled a throaty song as we soared high over the Swiss Alps. I was on my way for a winter holiday in the Grisons, Switzerland's largest canton. Below were the jagged mountains, sweeping to the horizon in their white cloaks of new winter snow. Grey clouds choked some of the lower valleys. But above the clouds the sunshine was sparkling and warm.

Approximately five hours after we'd left London the plane swooped down, circled once and gently bumped to the white surface of the airport at Samaden. Now only a few minutes by special automobile—and then St. Moritz, acknowledged leader of the winter resorts. Reaching Switzerland's playgrounds was getting to be as simple as taking the Times Square shuttle.

I sat munching a piece of toast and balancing a tea cup as I listened to the hotel director (afternoon tea is a daily ritual at all hotels). He was giving me a detailed account of the program for the next few days. It sounded impressive. Bob-championships, horse racing, skating exhibitions, ski-jumping, ice hockey.

"And of course you'll have plenty of time in the morning and early afternoon for skiing," he assured me, waving his hand as he indicated everything was arranged.

I had an early breakfast the next morning. Two acquaintances of the evening before, one English, the other Spanish, joined me and we agreed to go for a run together.

Pampered Visitors

ST. MORITZ, incidentally, is typical of the pampering Switzerland gives visiting skiers. Absolutely no uphill work is necessary. Funiculars, ski-lifts and sleigh "funis" take you far up the slopes, saving you a lot of breath and time.

We did the Suvretta-Randolins run several times. It was a brilliant morning. The mountains were etched sharply against the deep sky, and even the horizon seemed only a few short steps away. The Suvretta ski-lift had had an extension added from Randolins and from the Corviglia Hut a sleigh "funis" had been built. All of which is good news for lazy "downhill only" skiers.

In the afternoon we witnessed the 4 team Bob World Championship from "Sunny Corner," the great banked turn which is one of the best spots for spectators. Here you can watch the bobs come racing down, zoom up the big ice wall, then bump and sway as they straighten out and clatter away toward Horseshoe Turn.

Skating is the most graceful of winter sports. Maxie Herber and Ernst Baier, Germany's Olympic champions, did the Pair at a special exhibition the following afternoon. It was easy to see why these two are international favorites. In perfect harmony, they traced intricate figures with delightful verve and ease.

On my final day in St. Moritz I went to the horse races which were being held on the frozen lake. Besides picking winners and thereby losing a few francs, I saw my first ski-kjoring race. Ski-kjoring is simply skiing under horse power. But it's far from easy. The long reins, which allow the skier to be drawn behind the galloping horse, make control of the horse extremely difficult.

Uniform Teaching

QUITE close to St. Moritz, and also reached in a few minutes from Samaden, is Pontresina, a fine winter resort which is also an important mountaineering centre in summer. I got there just in time for the annual Diavolezza race, one of the outstand-



A BREATHTAKING DOWNHILL DESCENT in the Gemmi region above Kandersteg, in the Bernese Oberland, Switzerland. The region is among the best in the world for this thrilling winter sport.

—Photo by O. Hart, courtesy Swiss Federal Railroads.

ing skiing events each winter season. The Diavolezza Tour, six miles long and with a drop of 3600 feet, is one of the most popular in the entire country. The descent starts near the Diavolezza Hut, at an altitude of 8230 feet, leads over the Pers Glacier to the Isla Persa, and continues down, mainly in long easy runs, to Morteratsch. Crisp powder snow can be enjoyed as late as May.

In Pontresina, as at all Swiss winter resorts, there is ice-skating, hockey, curling. And naturally, a Swiss Ski School. The Swiss Ski Schools teach a uniform method of skiing. Consequently, a visitor may leave one resort, and at the next, without any loss of time, take up instruction where he left off. Skiing, as taught by the bronzed Swiss experts, is surprisingly simple. In two or three weeks an adept beginner can often go just about anywhere he pleases.

Arosa, along with St. Moritz and Davos, makes up the Grisons' leading triumvirate of winter resorts. Arosa is easily reached from Coire, gabled capital of the Grisons, by the Coire-Arosa Railroad. It is from Coire, too, that the Rhaetian Railroad goes to practically all parts of the canton.

The first morning in Arosa threatened snow. The sky was grey and sultry as we pushed slowly uphill toward the lower Weisshorn hut. There is another hut up on the Weisshorn summit, but we didn't intend climbing the extra hour on our first day of real uphill work. But by the time we'd reached the saddle where you either go further uphill or start the downhill run, we decided to push ahead. There's something about the alpine air that makes the weakest

kneed novice feel like a long-distance expert.

WE STARTED the final lap. A single shaft of yellow light split the low hanging sky, and a wind was beginning to whisper over the snow, brushing up little white eddies that twisted, broke and vanished in air. We were half way to the summit when the storm broke with sudden fury. Driving snow flakes bit into our cheeks, caked our sun goggles. This didn't matter much, for we could hardly see a yard ahead anyhow. The wind whistled, high and piping, tugging at our knees, and the lapels of our ski jackets flapped wildly. We plodded up and ahead, bent well forward, pushing heavily on our ski poles, placing one ski methodically after the other. We were well out of breath by the time we reached the ski-hut. But we felt very tough and heroic.

It was warm and noisy inside, and quite crowded. A victrola grinding out a Swiss yodeling song served as an accompaniment to lusty and out-of-tune voices. We shook ourselves free of the snow that clung all over us, sat down and ordered soup. The rest of our lunch we had carried along in our knapsacks. I was quite prepared and half hoping to be "snowed in" for a three or four days' dramatic siege battling the elements. But in less than half an hour the storm was spent and patches of blue showed between tattered, wind-blown clouds. A few minutes more and the sun was shining brilliantly. We left, and an hour later, after a fine run through powder snow, we were in Arosa again.

Davos can be reached in about two hours from Coire by the Rhaetian Railroad. The resort is divided into two sections: Davos-Platz and Davos-Dorf. From the latter the Parsenn funicular runs to Weissfluhjoch, where the famed Parsenn skiing region opens its varied runs, some over ten miles long. Experienced skiers say that until you've done the Parsenn, you've never really skied. And Parsenn, in all truth, is just about tops.

Four Runs A Day

ALTHOUGH we started early that morning, there was a considerable group waiting for the first funicular. Parsenn skiers like to start early. In about half an hour we were up at the Weissfluhjoch Ski Hut, where we had a quick breakfast of coffee, rolls, butter and jam. Then the careful rite of waxing our skis, and a few seconds' walk to the ridge where a fine schuss starts you on the downhill runs. About an hour later we were in Küblis. After a short wait we got on a train back to Davos, all set for another trip up to the Joch and another downhill run. Trains run so often that if your legs hold out, you can make four runs a day without any trouble—about forty miles of as fine skiing as you can ask for!

It was late March when I left Switzerland, but I had become such a Parsenn fan that I went back for a final two days' ski-ing before trekking back across the ocean. And the last run I made is one I'll long remember. We left the hut at about five in the afternoon, and the sun was already low in the west. After ten minutes' running we hit an open stretch just before one of the schusses. All around us the snow, as it reflected the rays of the setting sun, had suddenly become tinged with a rose color of the most delicate hue. The great peaks, framed in a deep blue and cloudless sky, surrounded us in jagged magnificence as their wind-blown summits wafted plumes of snow into space. We stopped and for long minutes looked at the scene of an "Alpine glow" in all its lavish splendor. Then, turning away with an effort, we sped down toward the valley on wings of the wind.



THE MARVELOUS SUNSHINE of Arosa, in the Grisons, Switzerland, makes it possible for these skiers to hike in a lofty mountain realm, clad only in scanty bathing suits. Imagine the glorious tan they acquire.

—Photo by C. Brandt, courtesy Swiss Federal Railroads.



Come to Beautiful GERMANY For a Gay and Thrilling WINTER HOLIDAY!

You can ski here in ideal sun and snow conditions until May and enjoy healthful tonic benefits of rarified mountain air. Perfect your ski-ing in one of 180 well-known ski-ing schools with first-class instructors in thrilling terrain of unparalleled beauty.

Experience the ultimate in bob-sledding, skating, ice-sailing, in carnival setting. Join the sporting and social elite of Europe in Germany's famous resorts, for gala late winter and Easter sport events.

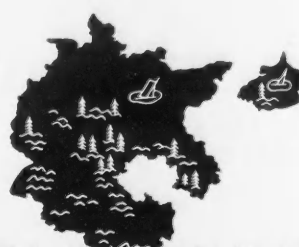
Only a few hours away are all the sophisticated attractions of cosmopolitan Germany; theatres, music, social events, and the romance of historic cities and castles.

Welcome to Winter Germany!

For illustrated literature and detailed information, ask your travel agent, or Dept. E.

60% Reduction

in Railroad Fares for Canadian visitors. Travel Marks permit a further saving to you of approximately 40% on your tourist expenditures. Canadian visitors do not require German visa. Germany is now as inexpensive as it is delightful!



GERMAN STATE RAILWAYS
Information Bureau
DOMINION SQUARE BUILDING · MONTREAL

Cruise to JAMAICA from MIAMI on the "NORTH STAR"

Every Saturday, Jan. 14th to April 8 (incl.)

Quickest and smoothest way!—\$40 Up

Also MIAMI-NASSAU CRUISES ON "NEW NORTHLAND" 2, 3, or 4 days—from \$24.50

CLARKE STEAMSHIP Co. Limited

CANADA CEMENT BLDG., PHILLIPS SQUARE, MONTREAL Marquette 4151
340 E. FLAGLER ST., MIAMI, FLA. Tel. 3-2163

Sail from Miami and cruise the calm, warm Caribbean, avoiding the North Atlantic! Visit also Haiti and Havana on these "North Star" seven-day pleasure cruises—\$75 up. Luxurious British cruise liner: all outside rooms, perfect service, entertainment, sight-seeing.

Book now through your travel agent.

CLARKE Steamship Co. Limited

Long before you reach Bermuda...

Enjoy Bermuda—at-sea aboard the "pleasure-planned" Monarch or Queen... with gay cocktail bars, nightclub, sun decks, pool... your own private bath.

ROUND TRIP \$70 up including PRIVATE BATH

Frequent sailings from New York. Ask about low all-expenses-included trips including accommodations at a leading Bermuda hotel.

Current Sailings: Feb. 9, 11, 15, 18, 21, etc.

Apply to your own TRAVEL AGENT or Furness Bermuda Line, 315 St. Sacramento St., Montreal.

FURNESS Leads the way to Bermuda

Santa Fe for Indian-detours

roundabout Old Santa Fé, N. M.

Why not break your trip to or from California with an Indian-detour—an intimate and economical exploration of the little known and fascinating Spanish-Indian country of northern New Mexico, with its age-old inhabited pueblos and isolated mountain villages.

These one-to-three day Indian-detours are convenient for Santa Fe transcontinental patrons throughout the year. They are made by motor, under the pleasantly informative

guidance of cultured young women couriers. Headquarters are at Fred Harvey's beautiful Le Fonda Hotel, in historic and picturesque Old Santa Fé, N. M.

For full details, just mail coupon

R. C. SMITH, Gen. Agent
504 Transportation Building
DETROIT, MICH.
Phone: RAndolph 8748

Send full details and picture folders on Indian-detours.

Name _____
Address _____

VISIT BEAUTIFUL GOLDEN GATE EXPOSITION AT SAN FRANCISCO THIS YEAR

BE A
**JOLLY
GLOBE
TROTTER**

Check your worries with the "Ask Mr. Foster" Travel Service. Here's what they'll do for you without charge:

- Help you plan your cruise.
- Book your passage.
- Secure your tickets.
- Make your train, boat and hotel reservations.
- Supply accurate and complete information about travel anywhere in the world.

The
**Ask Mr. Foster
Travel Service**

Simpson's
Street Floor

Sailings
Wednesdays

to **ALL EUROPE**
(Ireland, England, France, Germany)
Manhattan - - - Mar. 9
Also April 6, May 3
Washington - - Mar. 23
Also April 20, May 17

CABIN	TOURIST	THIRD
\$186 up	\$127 up	\$95 up

Pres. Roosevelt Mar. 15, Apr. 12
Mar. 1, Mar. 29
Cabin Class \$111 up; Third \$91 up.

Also "American One Class" liners weekly direct to London—fortnightly to Cobh, Liverpool—only \$105 up.
Ask your TRAVEL AGENT for details

U.S. Lines
19 King St. E. EL. 9116

Colton Manor

One of Atlantic City's Finest Hotels
Reservants Avenue • Paul Auster, Mgr.

ENJOY A HEALTH-GIVING VACATION

WHERE IT COSTS A LITTLE LESS TO ENJOY A LOT MORE

Reasonable rates assure maximum in hospitality. "Ship's deck" overlooking ocean. Fascinating new "Playtime Room"—games and sports for all ages. Write for booklet.

ATTRACTIVE WEEKLY RATES: As low as \$30 per person (2 in room), with bath and meals.

FREIGHTERS

Complete, concise booklet explains how to travel FREIGHTER at lowest rate via freighter, cargo-passenger ship, and motor vessel, the pleasant thousands of teachers, physicians, writers, business people, etc., go. Romantic Mustapoi cruise \$18. Europe \$65-\$70, round-trip \$280. Hundreds of other low-priced trips. COMPLETE guide to ALL low cost travel. Includes clothes to wear, life on ship, etc. Call for many dollars but costs only 25c. Send coupon for booklet or stamps for "Freighters at Home" prices. HARRIAN PUBLICATIONS, Dept. DN, 270 Lafayette St., New York City.

ATLANTIC CITY
HOTEL DENNIS
ON THE BOARDWALK
For Winter Relaxation
WALTER J. BUZBY, INC.

Madison
Overlooking Ocean at Illinois Ave.
ATLANTIC CITY
WEEKLY \$65 ROOM, BATH FOR TWO AND MEALS
Open and Enclosed Sun Decks
SPECIAL DAILY AND WEEK-END RATES

Hotel Jefferson
KENTUCKY AVE. near BEACH
ATLANTIC CITY
DAILY PER PERSON
DELICIOUS ROOM, BATH AND MEALS
(Two in Room)
WEEKLY RATE \$60 TWO PERSONS

"I'm losing my lines
thanks to you,
Jane Seymour!"



"WHEN I was shopping yesterday," said a young woman who came to my Salon, "I caught sight of my face in a mirror with a top light. I was appalled at the lines under my eyes. I felt something drastic must be done at once."

"I'm afraid you'll have to have a little patience," I said. "Lines take time to form—and must be given time to go. But they will go—if you will do this."

"Take off your make-up and give your eyes an eye-bath with my special Eye Lotion. Then pat Anti-Wrinkle Cream all over those crow's-feet. It strengthens muscles, plumps out the under-skin, and makes puckers fade away. Now wring two Eye Pads out in hot water, and rest with them on your eyes. Do this two or three times. Incidentally, the rest of your skin is very dry. It would benefit enormously by nightly treatment with Cleansing Cream, Juniper Skin Tonic and Orange Skin Food."

Well, she's done as I said, and not only has her skin vastly improved, but, as she pointed out joyfully, when she was in the other day, "I'm losing my lines!" She is too!

You can get my preparations from any of my agents, and do ask for my book "Speaking Frankly"—or write to me for it: Jane Seymour, 251 Spadina Avenue, Toronto. My Bond Street Salon is at 21-22 Grosvenor Street, London, England.

Jane Seymour

BEAUTY PREPARATIONS



Trade Mark



SNOW TONIGHT!

Perhaps it is not winter that ails you—but the lack of it!

Here, in the Province of Quebec, snow comes early, stays late. Virtually every night, in some part of the Province, heavy falls quiet the forests and lakesides. The air is still, dry, enlivening. You breathe deep. Ice crackles on pine and cedar, and a red sun shimmers on rivers frozen thick.

To this land of winter and of winter's sports come visitors from everywhere, seeking fun! They find it... on ski-trails, looping along mountainsides... on dog sleds, coursing through the moonlit forest... on swift toboggan-runs that twist and double at breathless pace... snow shoeing, ski-joring and mountain-climbing.

Quebec is only overnight from most places most people come from. Come, now, and enjoy winter—as spectator or participant! Excellent hotels and chalets. For complete ski and winter sport information, write the Province of Quebec Tourist Bureau, 652 Parliament Buildings, Quebec City, Quebec.

LA PROVINCE DE QUÉBEC
LAND OF WINTER SPORTS

WORLD OF WOMEN

Personalities Come to Our Town

BY BERNICE COFFEY

OUR first meeting with Elsa Maxwell took place at breakfast at 8.30 of the morning she arrived in Toronto on a speaking engagement. All ideas that one must be either very beautiful or very chic to be a success in international society are contradicted by Miss Maxwell. Not more than five feet in height, the Queen of Party-Givers is a comfortable dumpling of a woman who violates all the so-called "rules" of dress by wearing a bulky tweed suit which emphasized every one of her generous pounds, short hair which had not seen the services of a hair-dresser, and no make-up. She was accompanied by a large brown alligator bag stuffed to bursting point which continually slid off her lap.

And yet, at 8.30 a.m., she charmed with her rich voice, her appreciation and interest in Canadian food, her gay frankness and humor, the many anecdotes which she told seated in her characteristic attitude with one arm flung over the back of her chair. Not only is Miss Maxwell an excellent conversationalist, but she possesses the rarer faculty of being an attentive and interested listener to others. And one senses that with her friendship goes her loyalty.

"Be the first to laugh at yourself," she says. And "I don't care what they say as long as they talk about me." She doesn't diet—"Have you ever known a fat person who isn't laughing all the time? Well, I like to laugh."

Miss Maxwell has in storage the phenomenal cow which made its debut at her famous Barnyard party at the Waldorf. When dispensing milk its head nods up and down in approbation; when dealing out champagne to the thirsty it deprecates the fact by closing its eyes and moving its head from side to side in disapproval. She promises to bring it to Canada some time.

Man's Inhumanity

THE scene of our first meeting with one who had been a victim of the madness rampant in Europe, was the tea hour in the hotel suite of Mrs. Joshua Smith. There we met Mrs. L. Ehrlich, a former Viennese, who has been traveling through Canada speaking on behalf of the Youth Aliyah movement under which Jewish children who are bereft of any education, are being taken from Germany and Austria and re-settled in Palestine where they will be taught trades. Mrs. Ehrlich is tall, middle-aged,



A NEW AND POPULAR FLORIDA SPORT. Sail cycling on the sunny sands at Hollywood Beach Hotel is a new craze. All one needs is a bike and a sail; the breeze is the propeller.

with grey hair that once had been blonde, speaks excellent English, and is a Jewish lady of obvious culture and refinement. She could tell very little about internal conditions in Austria which she will never see again, other than what is already known. No one, she says, reads the papers there because of the controlled press which dispenses only propaganda. But one needed to look no farther than her eyes—eyes in which there were unbelievable depths of grief—to see mirrored there the effect on one woman's soul of man's inhumanity to man. One doesn't see eyes like that in Canada.

With Gertrude Lawrence

WHILE in Toronto, Gertrude Lawrence, who speaks of herself as "Me and Susan and God"—was the guest of the Toronto Women's Press Club at lunch in Eaton Auditorium. Miss Lawrence, whose presence is as animated off-stage as on, arrived wearing a simple dress of purple wool, a tiny red sailor tamed with a red veil, and carrying a brown alligator handbag. When the time for speeches arrived with the coffee she calmly removed her hat and combed out her light fluffy brown hair which she wears in a long bob.

On rising to speak Miss Lawrence stated firmly that she was not going to tell the story of her life—"Noel has already done that," and her speech was not going to be like the chorus girl's tight "which cover everything and hide nothing." Then she embarked on an account of some

of the humorous and amusing aspects of life on the road for what she called "the strolling player."

Our thanks, Miss Lawrence, for rising so competently and amusingly to the occasion.

On Top of New York

ONE of our gadabout friends who dashes off to New York at the drop of her smart Rose Descat hat, has returned to tell of seeing Mary Martin, the sensational new star in "Leave It To Me," at the Rainbow Room after the show. She sang several of the songs for which she has become famous—among them one in which she informs the world that "My Heart Belongs To Daddy"—and she wore a brown tulle dress exactly matching her golden-brown hair, with the skirt caught at the back in a little bustle and a short train. The dress had a short jacket with a tuxedo front and a loose full back. Her hair was worn in a sausage roll extending all the way around her head, with a brown velvet bow at the back.

The palm for being the most beautifully-dressed woman in the audience our friend gave to one whose white hair was shot with black. Her dress had a skirt made of yards and yards of black taffeta which was topped by a white organza blouse—also made of yards and yards of material—with long full sleeves caught at the wrist, and a high neck.

And on the streets of New York smart women are wearing little sailors with veils of lime tree green with cyclamen dots.

THE DISTAFF SIDE

Another Bad Case of Ski Fever

BY MONA GOULD

WHEN you were introduced to skiing in the Caledon Hills you felt pretty smart about the whole thing. You'd seen the hills before, of course that was a year ago, when you weren't skiing at all and could stand safely on the top of the things and admire the lovely winter scenery. They looked like rather small, round hills, innocent and guileless. But let me tell you they're full of pit-falls! (And ski falls!)

However, there was nothing for it, but to smile wanly, and stride out of the nice warm comfortable cabin, where a fire was burning, and act glad about it! O, yes, peachy hills! Great stuff! Hardly wait to get at it! Ha, ha! Great day for it! (This, with the fingers crossed!)

Having survived the rigorous experience, I can now state that the snow on the Caledon Hills tastes much the same as the snow in the park, right here. That is, when you plunge into it head first, with your mouth open to scream. It feels much the same working its way down the back of your neck, too. But I may be prejudiced.

The only difference I noticed was that there are Scotch cattle roving about on the crests of the hills at Caledon, and I've yet to meet a cow on skis, in the park, here. Don't misunderstand me, the Scottish cattle do not wear skis, but they have abnormally long horns, and they bellow a peculiar harsh Gaelic bellow that can strike a certain amount of terror into your breast if you're stretched prone on a slope that you can't seem to get your teeth into.

However, I imagine they are really very nice quiet cows, and the sight of so many two-legged imbeciles, hurling themselves from the tops of the hills with wild cries of mingled glee and terror must unnerve the poor creatures to a degree.

AN INTERESTING thing about skiing, is the way it can suddenly show you up for the poor craven creature that you are, beset by piddling little fears, and prone to qualms for which there is no name. Having hurled myself from the top of quite a good many fearsome slopes, I felt quite good about stamping along with three good skiers, who said nonchalantly, that they guessed they'd "go down into the Park by a new route, today." It sounded fine and dandy. I slid my feet into the harness and was busy fastening them securely

when the lads took off and disappeared into the abyss. When I saw what lay below me, I just stood.

A small boy, nine, I should say, slid over and stood beside me. I tried to look very grown up and terribly expert and nonchalant. So we had a little conversation at the top of the hill.

"Going down?" he said, peering over the edge.

"Yep, sure," I said, casually.

"Why'n't you go, then," he said, a trifle suspiciously.

"I am going," I said, fiddling with my ski poles and mittens.

"Go ahead," he said, gesturing down that yawning slope.

"Okey doke," I said, not moving.

"I'd go first," he said, "only I hurt my leg."

"Aha," I thought. "He's scared, too." It comforted me no end. Suddenly I decided to be perfectly frank with this fellow skier.

"I'm an awful sissy," I said, "I'm scared to go down. My knees are shaking!"

"So're mine," he said delightedly. "Awful, isn't it?"

"Is it pretty fast?" I asked man to man.

"Terrible," he said, "Tommy broke his shoulder on it yesterday."

We flinched. Both of us together, at the same time.

WE STOOD companionably close at the top of that dreadful hill, chatting and laughing and every so often peering over the hill. My companions began to "halloo" for me a trifle impatiently, and yell at me "To come down off the pedestal." I realized that the jig was up. I had to go down.

"Well, here goes nothing," I said.

"Yeh," he said. "You go ahead I think my leg will feel better by then, and I'll follow you."

"Yeh," I said. "You follow me."

"Steer away from that tree," said my small friend, "That's all."

"Thanks," I said, "But I'm afraid I'm not very hot on turns yet."

"Neither am I," he agreed. "But you'll get down all right."

"Thanks," I said. "I hope so!"

And I did, but I'd have been standing there yet, turned to a pillar of ice, if it hadn't been for the comforting meeting on the hilltop with a small lad, whose knees were shaking, too. Scared? Sure, but that's part of the fun.

"Track!" Here comes another bad case of "Ski Fever!"



RUB OUT RHEUMATICS

says Grandpa Kruschen

Rub out pain and wretchedness too—constipation, liverishness, kidney troubles—they all spread from poisons in the system. You get a little irregular. Waste matter accumulates in the intestines. Poisons seep through the intestinal walls. The liver begins to weaken. It doesn't neutralise these poisons in the blood. That slows down the kidneys. They can't expel the poisons. Sometimes the poisons form into uric acid crystals and deadly darts of rheumatism. Sometimes they just fill you with depression, leave you headache, listless, sour, good for nothing. But listen to Grandpa. Rub it all out, he says. No poisons, no jamming of the works allowed by him. He's regular, is Grandpa! He doesn't give rheumatism the ghost of a chance. A pinch of Kruschen in the morning coffee, and he's as lively as a cricket for the rest of the day. Stomach cleaned right out by the aperient elements. Liver kept lively by the hepatic elements. Kidneys flushed and strengthened by the diuretic elements. That's Kruschen's three-fold action. No wonder you feel good after it. It's "That Kruschen feeling"! 25c, 45c, 75c bottles of Kruschen Salts from your druggist.



From NEW YORK

to Cherbourg and Southampton

Feb. 18 AQUITANIA
Feb. 24 QUEEN MARY
Mar. 4 AQUITANIA
Mar. 10 QUEEN MARY
Mar. 24 QUEEN MARY

to Plymouth, London

Mar. 2 AURANIA
Mar. 9 ASCANIA
Mar. 16 AUSONIA
Mar. 30 AURANIA

to Belfast, Liverpool

Feb. 24 ANTONIA
Mar. 3 SAMARIA
Mar. 10 ANDANIA
Mar. 18 BRITANNIC
Mar. 24 ANTONIA
Mar. 31 SCYTHIA

* to Glasgow, Cobh, Liverpool only
† from Britain following day

From HALIFAX

to Plymouth, London

Mar. 5 AURANIA
Mar. 12 ASCANIA
Mar. 19 AUSONIA
Apr. 2 AURANIA

to Belfast, Liverpool

Feb. 27 ANTONIA
Mar. 13 ANDANIA
Mar. 27 ANTONIA

Ask about our winter cruises to

Nassau, Havana, West Indies,

South America and Around

the World.

The man to see is your own

travel agent, or

CUNARD WHITE STAR

LIMITED
217 Bay Street (E. 4th St.) Toronto

* ESCORTED TOURS

MEXICO

Perfectly planned, first class throughout

BANNER TOURS

Departures every Sat.

14 Days from Toronto

\$227.55* and up

ALL EXPENSES

GRAND TOURS \$327* and up

Fortnightly departures

22 Days from Toronto

* Except meals and berth to point of joining and leaving tour.

These tours routed via Wabash Railway, Missouri Pacific Lines and National Railways of Mexico.

Early bookings strongly urged. For illustrated folders and reservations

SEE YOUR OWN TRAVEL AGENT, or apply

AMERICAN EXPRESS

Ground Floor Canadian Bank of Commerce Bldg., 25 King St. W., Toronto, Ont.

Montreal, Que. Phone Lancaster 6153.

American Express Travelers Cheques

* Always Protect Your Travel Funds.

Before that
Important "Date"

Youthify WITH
Transpec

LIQUID TRANSPARENT BEAUTY PACK

When you especially want your skin to be radiantly lovely and glowing with youthful freshness, enjoy a Transpec facial—and then, let "That Man" beware!

A Transpec beauty mask treatment takes only 15 minutes—dries quickly, washes off in seconds. It stimulates circulation, vitalizes and firms facial muscles, smooths away fatigue lines! And it cleanses deep into the pores, removing impurities, reducing enlarged pores, softening and toning up the skin to natural beauty.



Transpec, being liquid and transparent, is cleaner, quicker. Beneficial to all types of skin. Recommended by Beauty Editors. One bottle gives 20 or more facials. Contains no alcohol.

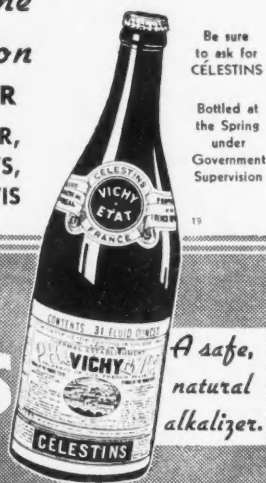
\$1.25
a Bottle

INTRODUCTORY OFFER

FOR A LIMITED TIME ONLY the regular 40c trial size is being offered at 25c. If your favorite drug or department store has not yet stocked Transpec send 25c direct to Transpec Company, 36 Caledonia Road, Toronto, stating name of dealer. Order today to avoid disappointment.

Recommended by the
Medical Profession
THE WORLD OVER
for DISORDERS OF THE LIVER,
BLADDER AND KIDNEYS,
RHEUMATISM, ARTHRITIS

**VICHY
CÉLESTINS**
The World's Most Famous
Natural Alkaline Water



Be sure
to ask for
CÉLESTINS

Bottled at
the Spring
under
Government
Supervision

A safe,
natural
alkalizer.

Let Peaceful Ways
entice you to
SOUTH AFRICA



A Typical South African Home

Zulu women are skilled in the manufacture of their own cooking utensils

In the stillness of the Drakensberg there is beauty and a deep peace... in mysterious Zimbabwe's ruined citadel peace rests upon the crumbling stones. The timeless surf rolls sparkling on the wide white sands of Durban. South Africa, bathed in glorious summer, calls you from the chilly north. Here is adventure in tranquillity; temperate days and cool, refreshing nights. Your travel agency can supply an estimate of cost surprising in its moderateness.

Thrills of the Primitive in Civilized Comfort



YOU WILL SEE STRIPES in every color under the Southern sun this winter! These are white on navy cotton, and they match the big white and navy toya bag. The gob hat, that promises to be an important rival of shady brims, also is of white toya.

—The Robert Simpson Company, Ltd.

WORLD of WOMEN

A Few Fashion Paradoxes

BY ISABEL MORGAN

ONE of the most amusing fashion paradoxes to appear on the scene in some time is to be seen in 1939 bathing and beach ensembles. Coquettish, demure and definitely in a Gay Nineties mood as far as trimmings are concerned, they still retain the Twentieth Century brevity. One amusing beach ensemble of marine blue taffeta which has been treated with a new process to make it waterproof, consists of a brief little swim suit and a detachable skirt trimmed with rows of red hearts. A white sharkskin swim suit is trimmed with love knots of "shocking pink" crepe. A bathing suit of red and white polka dotted cotton has wide ruffles around its panties and bra.

"Shocking pink," by the way, was featured as one of the most important color combinations of the resort season at the fashion show and ball sponsored annually by Colonel Henry L. Doherty for one of Manhattan's foremost charities. Bell shaped trousers and wide wrap-around sashes forecast a trend toward the Spanish for beach pajamas. Evening fashions reached new heights of glamor, with skirts swirling to almost immeasurable widths and lace, net, mousseline, and chiffon in the ascendancy. Butterflies of matisse net and sequins applied on the wide skirt of a petal pink net evening gown introduced a new treatment in trimming. A gown of white mousseline printed in stars was trimmed with cutout stars that formed a ruching around the décolletage.

Fuchsia Fingers

TO BLEND with the new fuchsia make-up, Peggy Sage presents nail polish in a lovely fuchsia tone. Combining with the flattery of rosy tones the cloudy quality which makes the skin look milky white, and the violet cast which is the fashion peak, it emerges a soft rosy violet. Miss Sage points out that fuchsia tones are more flattering by artificial light than the old "sunlight reds." Electric lights give all reds a yellow tinge, so that yellow-reds become almost garish in the evening. But the softer blue reds look clearer than by daylight, and still retain their subtle nuances of coloring.

Blue-reds will also flatter by daylight if their tone is rosy. Deep plums and purples are heavy in effect, and tend to deaden the complexion. Rosy tones make the skin look fresher, more alive. So let your high-fashion mauves

and violets have a rosy glow, and try fuchsia for flattery. The new polish, we are assured, is especially blended to give hands the "liquid look" so important in a season of glamor.

Wool-Gathering

THE fashion world has been wool-gathering and, as a result, has cooked up some elegant concoctions in this fabric that are breath-takingly lovely. Thus:

An interesting combination of chiffon and wool for evening wear at the theatre, restaurant or night club. The dress, entirely in accordion pleats, in maize with the pleats worked horizontally in the bodice. Worn with this is a matching jacket of wool lace—long sleeved with tailored shoulders and buttoning up the front.

An evening ensemble of pure printed silk in soft spring garden colors. With this is a matching jacket of wool lace—long sleeved with tailored shoulders and buttoning up the front.

An unusual and beautifully tailored shirtmaker wool dinner dress to serve many purposes: informal dinners, cruise, cocktail time or winter resorts. Sheer wool in mimosa and dove grey cheek with a pigskin belt, gold studded and with a design of small lapis colored plaques.

Or an elegant dinner costume in Chinese gold and green. The fabric in the skirt and jacket, in wool damask and the attached blouse of silk and wool net with open sleeves softly shirred at the shoulders.

Slacks and sweater costume with light weight English flannel striped slacks, and a hand-knit "V" neck cherry red cardigan worn over a white shirt, open at the neck. A draped bandeau of white wool to keep the hair in place.

Tailored elegance for now in an all wool navy poplin Molyneux dress and jacket suit. The dress has a three tiered skirt and the jacket—a little longer than hip length—has a snug fitting waist breaking into a soft flare. The jacket is trimmed with velvet turned back cuffs.

A gold colored knitted fabric, light in weight, makes an ensemble with a short bolero jacket. The dress is empire in effect, but belted at the natural waistline and with a pleated yoke of silk jersey. The jacket has a high slit pocket with an embroidered military design in wool. With this gold costume a bright Roman striped scarf and turban is worn.



ONE OF THE MOST POPULAR RENDEZVOUS of Winnipeg skiers is at Miami, 80 miles south of the city along the Canadian National Railway. Miss Rae Lillian Bull (right) is debating with Miss Jessie Makolmson whether to put in an hour or so on the nursery slopes or to take a twisting run on Miami's Serpentine. —Photograph by Harry Rowed.

ENERGY TO BURN!

and it's
so easy
to get!



It is wonderful to have energy to burn—and so simple to get and hold that kind of bodily well-being. It is largely a matter of ample nourishment. That is why Ovaltine is such a popular food beverage with active, energetic people. Ovaltine brings you concentrated nourishment in easily digestible form. It helps nourish body, nerves and brain. Enjoy Ovaltine at meals or when you need a pick-up, and always at bed-time to help you to sound, restful sleep.

Ovaltine is a concentrated food made from special barley malt extract, creamy milk and fresh eggs and lightly flavored with cocoa.



OVALTINE

TONIC FOOD BEVERAGE

MADE IN PETERBOROUGH, CANADA, BY A. WANDER LIMITED

EVERY DAY IS PLAY DAY at the BELMONT



GOLF on Belmont's famous course (only member of the Canadian Ladies' Golf Union in Bermuda). Sea bathing on our private beach, with luxurious Beach Club as an added thrill! Swimming pool, tennis, riding, cycling... something doing all the day. And Belmont service, entertainment, hospitality and surroundings make relaxation especially delightful.

**BELMONT MANOR
& GOLF CLUB**

Ask your Travel Agent

Canadian Representative
L. G. GIVAN, 67 Yonge St., Toronto

Bermuda

After 26 years we repeat—

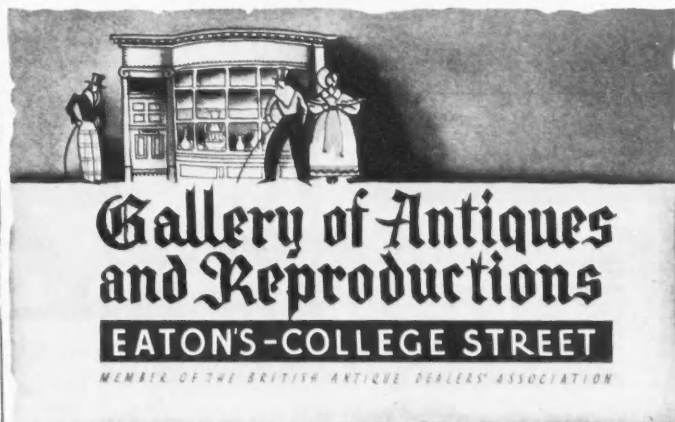
No Longer a
Disagreeable Task
Sani-Flush, so easy to use,
quickly cleans water-closet
bowls, making them white as
new—and it positively



cannot
hurt
the
plumbing
connections

Sani-Flush
Cleans Water-Closet Bowls

• This advertisement appeared 26 years ago. Still today, Sani-Flush is the easiest and best-known way to clean toilets. (Also cleans out auto radiators.) Directions on can. Sold by grocery, drug, hardware and syndicate stores. 15c and 30c sizes. Made in Canada... Distributor: Harold F. Ritchie & Co. Ltd., Toronto, Ont.



**Gallery of Antiques
and Reproductions**

EATON'S-COLLEGE STREET

MEMBER OF THE BRITISH ANTIQUE DEALERS' ASSOCIATION

Let Us Keep Your HATS & GLOVES

clean — smart — new looking.
Nothing adds so much to one's
sense of being well-groomed as
these important dress essentials.

WE COLLECT AND DELIVER

"my Valet"
LIMITED

Head Office & Order Department
KINGSDALE 4153

TRINITY COLLEGE SCHOOL

PORT HOPE, ONT.

Founded 1865

A Boarding School in the
Country for Boys.

**Valuable Entrance
Memorial Scholarships**

awarded on
Examinations in May

For full information please
write to the Headmaster.

PHILIP A. C. KETCHUM, M.A., B.Ed.

SHAW BUSINESS SCHOOLS

**EXCELLENT TRAINING
BY CORRESPONDENCE**

Why don't you plan now to enroll in one
of the Special Shaw Courses by Cor-
respondence, enabling you to study at
home, from Lessons specially prepared.

Here are a few of the SHAW

Home Study Courses:—

Bookkeeping Secretarial Cost Accounting
Higher Business Office Training
Organization Business
Accounting Stenographic Correspondence
Banking Short Story Advertising
Stationery Writing Salesmanship
Engineering

Write for Catalogue, Shaw Schools, Dept. M27
Bay and Charles Sts., Toronto, Ont.

DAY and NIGHT in BERMUDA

You'll enjoy the Bermudian's
charming resort pastimes on its
flourishing estate in Hamilton.
There's the sunken pool, Ber-
muda's loveliest, center of the
Floral Sports Garden; there's
bowling, putting, tennis. The
Silver Grill attracts the smart so-
cial colony. Golf and coral beaches
close by. American Plan—or
room-and-breakfast at special rates.

THE BERMUDIANA

For illustrated book apply to your
TRAVEL AGENT or to Robert D.
Blackman, General Manager, Hotel
Bermudiana, Bermuda, or Canada
Representative, 414 St. Sacrament
St., Montreal.

Enjoy "Lido" Luxury

IN ROUTE TO
EUROPE

Swim, play, really enjoy every
minute of the voyage. Lido
"beach life" by day—Lido
splendor by night—on the swift
superliners Rex and Conte di
Savona, or, for a more leisurely
voyage, the Roma, Saturnia or
Vulcania.

Regular Savings from New York
Apply to TRAVEL AGENT or
139 Bay St., Toronto, Montreal
Dominion St., Rides, Montreal
ITALIAN LINE

'ROUND THE WORLD WITH N.Y.K.

See your own TRAVEL AGENT, or

N.Y.K. LINE

Bay & Wellington Streets
Toronto, Canada Elgin 3471



MISS JOAN KIRK, daughter of Hon. J. R. Kirk and Mrs. Kirk of
Antigonish, N.S. —Photograph by Karsh.

SOCIAL WORLD

BY BERNICE COFFEY

OVER nine hundred guests attended
the 93rd annual Charity Ball held
in the Mount Royal Hotel, on Thurs-
day, February 2, under the distin-
guished patronage of Their Excellen-
cies the Governor-General of Canada
and the Lady Tweedsmuir. The
affair, which for almost a century
has been a highlight in Montreal's
social season, maintained its reputa-
tion as an event appealing to all ages
of society. The strong philanthropic
appeal of the ball, annually held for
the purpose of alleviating human
suffering, is no doubt in large mea-
sure responsible for the conspicuous
place it has for generations occupied
in the social life of the Metropolis.
The proceeds are applied to the Royal
Victoria Montreal Maternity Hospital
Social Service Department and its
outdoor clinics.

Her Excellency the Lady Tweedsmuir
is honorary president of the
Auxiliary board of the hospital. Lady
Meredith is president; Lady Holt and
Mrs. Walter M. Stewart are vice-
presidents; Miss Mona Prentice is sec-
retary; Miss Barbara Cowans is
assistant-secretary; Mrs. E. R. W.
Hebden is honorary-treasurer; Mrs.
Earle Spafford is first directress; Mrs.
George Huband is second directress
and Mrs. Hubert Pasmore, third
directress.

Mr. J. W. McConnell was chairman
of the ball committee. In the ab-
sence of Lady Meredith, who is in
Florida, and Lady Holt, who is at
her winter home in Nassau, the guests
were received by Mrs. Walter M.
Stewart, Mrs. Earle Spafford, Mrs.
George Huband and Mrs. Hubert M.
Pasmore.

Patronesses for the ball were: Mrs.
E. L. Patenaude, Mrs. C. C. Ballan-
tine, Mrs. Pierre F. Casgrain, Mrs. R.
A. E. Greenshields, Lady Atholstan,
the Hon. Marguerite Shaughnessy,
Lady Drummond, Lady Gordon, Mrs.
A. A. Magee, Mrs. Lewis W. Douglas,
Mrs. W. W. Chipman, Mrs. J. R.
Fraser, Mrs. N. J. Dawes, Mrs. Arthur
Drummond, Mrs. J. W. McConnell,
Mrs. Ross H. McMaster, Mrs. A. B.
Purvis, and Mrs. F. N. Southam.

The members of the committee
were Mrs. R. E. Aikman, Mrs. W. A.
Bishop, Mrs. Rutherford Caverhill,
Mrs. J. R. Fraser, Mrs. A. F. Culver,
Mrs. Sidney Dawes, Mrs. F. Curzon
Dobell, Mrs. G. Blair Gordon, Hon.
Mrs. B. M. Hallward, Mrs. T. B.
Heney, Mrs. D. M. Hodgson, Hon.
Mrs. A. K. Hugessen, Mrs. W. K. G.
Lyman, Mrs. N. L. C. Mather, Mrs.
H. C. MacDougall, Mrs. E. A. Mac-
Kenzie, Mrs. E. A. Millar, Mrs. Wilson
McConnell, Mrs. W. D. McLennan,
Mrs. T. H. P. Molson, Mrs. Aird Nes-
bitt, Mrs. A. T. Paterson, Mrs. F. R.
Peckley, Mrs. N. A. Prentice, Mrs.



MISS GRETA CONSTANCE MAC-
DONALD, daughter of Senator John
Anthony Macdonald and Mrs. Mac-
donald of Shediac, N.B., and Toronto,
whose engagement to Mr. Harry B.
Tindale, son of Mr. and Mrs. Harry
Franklin Tindale of Toronto, was re-
cently announced.

—Photograph by Stephen Jones.

T. T. McG. Stoker, Mrs. C. V. M.
Townsend, Mrs. A. Murray Vaughan,
Mrs. W. W. Ogilvie, and Mrs. Stephen
White.

Belgian Ball

THE annual Belgian Ball is being
held in Montreal under the distin-
guished patronage of Their Excel-
lencies the Governor-General and the
Lady Tweedsmuir and under the
honorary presidency of Baron Silver-
cruys, Belgian Minister to Canada, on
Saturday evening, February 18, at the
Mount Royal Hotel.

"Peter, Peter"

THE Children's Theatre Group of
the Junior League of Toronto will
present a morning and afternoon per-
formance of "Peter, Peter, Pumpkin
Eater" at the Margaret Eaton
Theatre, Toronto, on Saturday, Feb-
ruary 18. The afternoon perform-
ance, for which there is only a
nominal admission charge, is for chil-
dren of the downtown districts whose
opportunities for seeing good plays are
limited. The play is by Martha Keene,
a pupil of Mrs. Shorpenning, director
of the Goodman Theatre of Chicago,
and the cast includes: Miss Mary
Mitchell, Mrs. Bruce Ross, Mrs. Arch-
bald Brown, Mrs. Bruce Taylor, Mrs.



PERSONNEL OF THIS SMILING TRIO, from left to right: Miss Helen
Rollo, Miss Helen Warren and Miss Margaret Law of Winnipeg. Despite the
fact that Winnipeg is the hub of one of the largest stretches of level prairie on
the continent, it is also the home of one of the most active ski clubs in the
Dominion. —Photograph by Harry Rowed.

Simpson's INTRODUCES



FOUNDATIONS

The 1939 mode calls for a silhouette where both the hips
and the curve of the back are harmoniously softened,
yet constantly controlled. The new "Silhouette Lelong"
achieves this youthful symmetry and control by an ex-
clusive Fabric Boning idea. These foundation garments
were adapted by the celebrated Paris couturier, Lucien
Lelong, for the mannequins in his Paris salon. Simpson's
is introducing them to Toronto women; they are made
exclusively by the Dominion Corset Company of Canada.

SECOND FLOOR

R. A. Armstrong, Mrs. Robert Fowler,
Mrs. Aubrey Baillie, Mrs. John Day,
Mrs. Burns Lind and Mrs. T. W. Wat-
son are joint chairmen. The com-
mittee in charge includes: Mrs. Mait-
land McIntosh, costumes; Mrs. A. B.
Matthews, scenery; Mrs. James
Grant, properties; Miss Elsie Clark-
son, stage manager; Mrs. Lawrence
Grout, business manager.

Guards' Ball

AMONG the distinguished guests
attending the Canadian Grenadier
Guards' Ball at Montreal, on Feb. 17
are: Lieutenant-Colonel and Mrs. R.
M. Gorrilline, Major and Mrs. F. C.
Hanington, Captain and Mrs. K. J.
Bjorn, Major and Mrs. J. W. H. G.
H. van den Berg, Brigadier-General
F. S. Meighen, C.M.G., V.D.; Major
and Mrs. H. C. Griffith, E.D.; Colonel
and Mrs. A. E. D. Tremaine, Lieut-
Colonel and Mrs. W. G. H. Wurtele,
Major and Mrs. M. V. Sadleir, Colonel
and Mrs. G. V. Whitehead, Captain
and Mrs. G. E. Wight, Commander
and Mrs. Frederick E. King, Major-
General W. W. P. Gibsons, C.M.G.,
D.S.O., O.B.E.; Major V. W. Hugman,
Miss Phyllis Daniels, Captain and
Mrs. W. W. Goforth, Colonel and Mrs.
C. B. Price, Major M. J. Joyce, and
Major A. J. Kerry.

Wearing o' the Green

SHAMROCK, Irish roses, the regi-
mental colors and Union Jacks will
decorate the ballroom of the Royal
York, Toronto, on the evening of
March 17, when the officers of the
Irish Regiment of Canada (M.G.) will
be hosts at the regiment's annual
dance in celebration of St. Patrick's

Day. Lieut.-Colonel H. Bruce Duthie,
V.D., Officer Commanding, and Mrs.
Duthie, and the Honorary Colonel,
W. P. Mulock, K.C., M.P., and Mrs.
Mulock, will receive the guests. Those
in charge of the dance are: Major
W. A. Liddell, V.D., chairman; Lieut.-

Col. Alan Cockeram, D.S.O., Captain
C. H. Puchard, Captain T. V. Phil-
lips, Major L. A. Smallwood, Major
G. L. Adams, Lieutenant G. A. Lasher,
Captain W. A. Dunlop, M.C., Captain
R. J. Henderson, Lieutenant J. Bon-
ville-Humphreys and Lieutenant N.
Browne.

"Not-Out"

MR. and Mrs. T. A. Pugsley and Mr.
and Mrs. Elton Johnson, of To-
ronto, are entertaining at a not-out
dance in honor of the latter's daugh-
ters, Miss Peggy Johnson and Miss
Druce Johnson, at the Toronto Skating
Club on Friday evening, February 17.

TRAVELERS

Major-General the Hon. and Mrs.
A. D. McRae, of Vancouver, spent
some time in Winnipeg en route to
New York City, from which point
Mrs. McRae sailed by the Amsterdam
on a cruise to South America. General
McRae has gone to Ottawa for the
parliamentary session.

Lieut.-Colonel and Mrs. J. S.
O'Meara, who have been abroad for
some weeks, have sailed on their re-
turn to Quebec. While abroad they
visited their nieces the Countess of
Minto and the Countess of Haddington
in Scotland.

Colonel James Ramsey and Mrs.
Ramsey have closed their house at
Nassau, the Bahamas, and have sailed
on the Gripsholm for Africa. In the
spring they will go to their summer
home in Edmonton.

Mrs. Alex. Hutchison has left Mon-
real for Palm Beach, Florida, where
she will spend the remainder of the
winter.



MRS. ARTHUR EDWARD CLEEVE
HORNE of Toronto, who, before her
recent marriage, was Miss Jean Mil-
dred Harris, daughter of Mr. and Mrs.
W. T. Harris. Mr. Horne is the son
of Major and Mrs. A. C. W. Horne
of Toronto.

—Photograph by Stephen Jones.



Give baby this grand start on semi-solid foods

Only mothers of babies just beginning to take semi-solid foods can know what a downright blessing Heinz Strained Foods are. Every day, more and more mothers discover their convenience, their wonderful freshness and high quality. Babies love their natural flavour, the day-to-day uniformity of taste and texture. Ready to heat and use. Get a supply from your dealer today.

12 KINDS—Strained Vegetable Soup • Tomatoes • Peas • Mixed Greens • Spinach • Beets • Green Beans • Corn • Prunes • Apricots and Apple Sauce • Cereal • Beef and Liver Soup.

Write for "What Shall I Feed My Baby?" an interesting book for mothers. It's free. H. J. Heinz Company, Dept. S92, Toronto.



HERE IS THE INVENTOR of the Riviera's newest and most fascinating sport—shooting fish. Mr. and Mrs. Kramarenko demonstrate the "gun" which is much like a fishing rod. To add to the fun the fisherman, wearing special goggles, enters the water to retrieve his "catch".

CANADIANS IN LONDON

Quiet Spot in a Greatly Troubled City

BY MARY GOLDIE

A THOUGHT which has been in my mind all during this past week is one which I am certain is in the minds of many other people at the present time. "To find a secluded, sunny, peaceful corner of the world, to set sail for it immediately and to remain in it for ever!" Most tempting has been this thought during a week which has almost excelled any other, except a famous one in September of last year, for dreariness and depression. The charwoman in an office summed it up perfectly this morning when she said to me (they are at present building a bomb-proof room there and consequently the flying dust is proving a bane to her) that we had three things to depress us this week—dirt, weather and war. That she should have put them into that singular order is only because she is, of necessity, most interested in the first on the list! But there it is, dirt, weather and war. The weather has been abominable—never a ray of light in the long days and then yesterday snow and sleet and cold until one shivered at the very marrow of one's bones. Added to all this, too, is a symptom of the approach of another crisis. The awful uncertainty hanging over everyone's head does not make for pleasant living. And so I have my dream of a sunny and peaceful corner of the earth where I will be warm and where I shall not hear one word of international affairs. Alas, where can such a place be found?

Yet I found it, temporarily at least, here in London itself. I went to the Covent Garden Flower Market early one morning this week, because I felt I just couldn't stand one more day without a glimpse of something cheerful and bright. There, tucked away beside the ancient home of opera, I found spring and beauty. There I saw row after row of daffodils, tulips, mimosa, lilies, and a hundred other varieties of flowers. To come into this burst of beauty out of a murky, damp London morning is like actually arriving at an island of peace. Covent Garden Market is a world of its own. The stall tenders are those amusing, gentle and wonderful Cockneys whose remarks are worthy of publication in the greatest of humorous magazines. One is in a sea of flowers and is overcome not only by their beauty, but by their fragrance. The temptation to buy more and more is very great because the prices are low and because by spending a few shillings, one can take a bit of this flower paradise out into the black and depressing world.

IN THE great theatre world of London there are one or two theatres which devote themselves to productions of the classics or of other plays which would not flourish in the West

End, but which draw large crowds to these special homes of acting. The audiences are quite different from the audiences of the more fashionable play houses; they remind one of the gallery listeners at a symphony concert—people not "social" but with a great love and interest in the things of the musical or theatrical world. Such a theatre is the Westminster where a Canadian from Montreal is now playing a role in Strindberg's "Miss Julie," the first of three short plays being given daily at that theatre. Miss Rosanna Todd has been in England for some time and before coming to London was playing with the Cambridge Repertory Theatre. Her slight but natural difficulty in finding a place in the London theatre world has now been overcome. "Miss Julie" has only just commenced its run, but Miss Todd was, before that, in "Marco Millions" at the same theatre.

THERE were a great many Canadians present at the "farewell" reception given by the Hon. and Mrs. Vincent Massey for Colonel and Madame Vanier before their departure to Paris. Among the guests I noticed Sir Edward Peacock, G.C.V.O., who is such an important figure in English financial and industrial circles. Sir Edward was born in Glangarry and educated at Queen's University. He was Senior House Master at Upper Canada College for some years. He then came to England and is now a Director of Baring Brothers & Company and of the Bank of England; Lieutenant of the City of London and has been Receiver-General of the Duchy of Cornwall since 1929. He takes great interest in things Canadian and attends many functions in connection with the many Canadian societies which are in existence here.

I RECEIVED through the mail the other day, a pamphlet containing an account of the visit to Canada in 1938 of Sir Firoz Khan Noon, High Commissioner for India in London, written by himself. The reading matter was most interesting because it was pleasant to hear how Sir Firoz Khan Noon enjoyed his Canadian visit and how much he appreciated the Canadian hospitality, and because it brought out many points of comparison between Canada and India. There were answers to many questions about that great country about which many of us, unfortunately, know so little. Sir Firoz Khan Noon says at the beginning of his account: "My sole object in going to Canada was to try and bring the hearts of the Canadian and the Indian people closer together. Since we owe allegiance to the same King and are

parts of the same Empire, the more we understand each other the better it will be for our future progress. There are many misunderstandings about India and its people not only in Europe but also within the British Empire, and I do feel that I have left Canada a country which understands India and her position in the Empire better than before."

MISS MOLLY MOONEY, a Canadian soprano who recently broadcast on the Empire Transmission, comes from Port Arthur. She won various awards at Canadian musical festivals before coming to London with a scholarship for the Royal College of Music and since coming here, has done much opera and concert work in London and the English provinces. For some time Miss Mooney was a member of the Vic-Wells Opera Company, which gives light opera at Sadler's Wells theatre in London. This theatre is connected with the Old Vic, that much-loved and historical theatre situated in the Waterloo Road, which did such good work under the leadership of Miss Lillian Baylis.

TRAVELERS

The Hon. and Mrs. George Lynch-Staunton, of Hamilton, Ont., have gone to Sea Island, Georgia, where they will spend some time. Mrs. William Hendrie, of Hamilton, Ont., joined Mrs. Colin Campbell in New York en route to Naples, Florida, where they will be the guests of Mr. George M. Hendrie for several weeks.

Concerning Food

Why Pay For a Permanent?

BY CYNTHIA BROWN

WHEN I was young and had very straight long hair, and dinner was a tedious desert to be crossed somehow, carrots used to be given to me with the lying promise, "Eat them up and your hair will curl." Sometimes as I sit under those roaring infernos called driers, waiting for a small amount of curl to be forced onto my still straight locks, I think about all those carrots I swallowed, with the help of gulps of water—"Don't drink with your mouth full, dear!" and I wonder just how that particular lie got under way. I suppose some hard pressed mother invented it, and when her false brain became an international rumor she never bothered to deny it. Oh lady, I hope the bogey man got you!

Of course it is possible that more carrots might have given, if not curls, at least a glossy wave. I was told about the curls so often that I still really believe it, something like prenatal influence but not quite. Carrots and crusts were the things which were going to keep me from the permanent wave machine. If only I had ploughed through some more I might never have been strung to the ceiling with each hair pulling, or come away from the hairdresser feeling that curls were fine, but the baked brains also provided by the management were no good to anyone. Children, eat your carrots. It is a lie, but it is a telling piece of enemy propaganda.

Nice little carrots pulled up in your own garden, and dropped into the pot are a different story. Apply a little butter and the vegetable problem is solved. It is not about those delicacies I'm talking, it's the ones who long since lost their greenery, and which you buy on the days when imported fresh vegetables put too much of a hole in the week's budget. Treat them very carefully and they are good food, and said to be bursting with a large number of those vitamins which make us grow bigger and better.

Carrots a la King

MAKE a thinnish white sauce with four tablespoonfuls of butter and four of flour, salt, pepper, and two cups of milk. When the sauce has thickened put it in the double boiler and add 1 teaspoonful of grated onion, 1 tablespoonful of diced celery, 1 tablespoonful of minced parsley, and 1 tablespoonful of chopped pimiento. Let this sauce cook for half an hour, and then pour it over 4 cupfuls of diced carrots which have been cooked until they are tender, and carefully drained.

Carrots and Peas

DICE the carrots, or cut them up in long slices or rounds if you prefer it, and boil them until they are tender. Boil separately a pound of fresh green peas. Mix them just before serving and put on plenty of melted butter. You can do this with tinned peas too, and indeed some canners give you the mixture mixed in the tin, and it is a good one to have on the emergency shelf.

There are people who put carrots in puddings, cakes and jam, and who beam at their own cleverness, as they tell the secret to you. Personally I think I prefer carrots in the vegetable dish, but if you like a not too rich plum pudding this is an excellent recipe.

Carrot Pudding

- 1 cup of flour
- 1 cup of raw potato
- 1 cup of grated carrot
- 1 cup of white sugar
- $\frac{1}{2}$ cup of seeded raisins
- $\frac{1}{2}$ cup of currants
- $\frac{1}{2}$ cup of butter
- $\frac{1}{2}$ teaspoon of cinnamon
- $\frac{1}{2}$ teaspoon of nutmeg
- $\frac{1}{2}$ teaspoon of cloves
- 1 teaspoon of soda.



In Music it's Tone
In TEA it's Flavour

'SALADA'
TEA

A good MIXER

Pure concentrated juice of ripe Canadian Concord Grapes. For a pleasing change try it blended with other juices. A good "mixer" — four suggestions for serving printed on the label. Makes a delicious, healthful drink for everybody.

AYLMER NATURAL FLAVOUR GRAPE JUICE

SOUP!

AT HOME OR IN RESTAURANT Needs

LEA & PERRINS SAUCE

"AT HOME" — IN EVERY HOME

Insist on

BOVRIL BRAND CUBES

for delicious gravy, soups and stews.

BOVRIL BRAND CUBE



FASHION NOTE FROM LONDON for 1939. Service uniforms including "tin hats" have been issued to women members of the London Auxiliary Fire Service for which an energetic recruiting campaign is under way. The women will assist the regular firemen as drivers and in inside employment; their chief duties will be in the event of air raids.



MRS. J. E. CASSAN of Toronto, who was presented at the recent Drawing Room.

GRATE the carrot and the potato. Cream the sugar and butter well, and add the carrots and half of the potatoes. Stir thoroughly. Sprinkle the fruit with flour and add it to the mixture, then add the flour and spices sifted together. Last of all add the other half cupful of potato into which has been mixed the soda. Mix the whole thing together lightly, pour it into buttered bowls, tie down and steam for three hours.

THE parsnip is another vegetable which many people despise, but on the other hand a lot of people like parsnips, and if you like them at all you are very fond of that queer flavor. Diced and boiled separately, and then mixed with carrots with a good allowance of butter they will pass anywhere. You can do the same thing with turnips too, and save money on your vegetable allowance.

Mr. and Mrs. Wilson Southam have left Ottawa to spend the remainder of the winter in Florida.

Let Us Keep Your HATS & GLOVES

clean — smart — new looking.
Nothing adds so much to one's
sense of being well-groomed as
these important dress essentials.

WE COLLECT AND DELIVER

"My Valet"
LTD.

Head Office & Order Department
KINGSDALE 4153

TRINITY COLLEGE SCHOOL

PORT HOPE, ONT.

Founded 1865

A Boarding School in the
Country for Boys.

Valuable Entrance

Memorial Scholarships

awarded on

Examinations in May

For full information please

write to the Headmaster.

PHILIP A. C. KETCHUM, M.A., B. Paed.

SHAW BUSINESS SCHOOLS

EXCELLENT TRAINING BY CORRESPONDENCE

Why don't you plan now to enroll in one
of the Special Shaw Courses by Cor-
respondence, enabling you to study at
home, from lessons specially prepared.

Here are a few of the SHAW

Home Study Courses:—

Bookkeeping Secretarial Cost Accounting
Higher Business Office Training
Accounting Organization Business
Banking Stenographic Correspondence
Stationery Short Story Advertising
Engineering Writing Salesmanship

Write for Catalogue, Shaw Schools, Dept. M-57
Bayview & Charles Sts., Toronto, Ont.

DAY and NIGHT in BERMUDA

You'll enjoy the Bermudian's
charming resort pastimes on its
flowering estate in Hamilton.
There's the sunken pool, Ber-
muda's loveliest center of the
Florida Sports Garden; there's
a bowling, putting, tennis. The
Silver Grill attracts the smart so-
cial colony. Golf and tennis beaches
close by. American Plan—of
room-and-breakfast at special rates.

THE BERMUDIANA

For information, apply to your
TRAVEL AGENT or to Robert D.
Blackman, General Manager, Hotel
Bermudiana, Bermuda, or Canada
Representative, 345 St. Vincent
St., Montreal.

Enjoy "Lido" Luxury EN ROUTE TO EUROPE

Swim, play, really enjoy every
minute of the voyage. Lido
"beach life" by day—Lido
"beach life" by night—on the swift
Splendorix Rex and Conte di
Superliners Rex and Conte di
Savoia, or, for a more leisurely
voyage, the Roma, Saturnia or
Vulcano.

Regular Sailings from New York
Apply to TRAVEL AGENT or
Apply to 324 Bay St., Montreal
Dominion St. Bldg.

**'ROUND
THE WORLD
WITH N.Y.K.**
On itinerary, globally. See Japan, the Orient,
India, Egypt, Europe, via N.Y.K.'s world-wide
fleet of modern motor liners.
LOW ROUND TRIP FARES TO JAPAN
1st Class from \$595 2nd Class from \$359
Cable Class from \$364 Tourist Cabin from \$245
ROUND THE WORLD Minimum Rates
\$546 to \$908
See your own TRAVEL AGENT, or
N.Y.K. LINE
(JAPAN MAIL)
Bay & Wellington Streets
Toronto, Canada Elgin 3471



MISS JOAN KIRK, daughter of Hon. J. R. Kirk and Mrs. Kirk of
Antigonish, N.S. —Photograph by Karsh.

SOCIAL WORLD

BY BERNICE COFFEY

OVER nine hundred guests attended
the 93rd annual Charity Ball held
in the Mount Royal Hotel, on Thurs-
day, February 2, under the distin-
guished patronage of Their Excellen-
cies the Governor-General of Canada
and the Lady Tweedsmuir. The
affair, which for almost a century
has been a highlight in Montreal's
social season, maintained its reputa-
tion as an event appealing to all ages
of society. The strong philanthropic
appeal of the ball, annually held for
the purpose of alleviating human
suffering, is no doubt in large meas-
ure responsible for the conspicuous
place it has for generations occupied
in the social life of the Metropolis.
The proceeds are applied to the Royal
Victoria Montreal Maternity Hospital
Social Service Department and its
outdoor clinics.

Her Excellency the Lady Tweed-
smuir is honorary president of the
Auxiliary board of the hospital. Lady
Meredith is president; Lady Holt and
Mrs. Walter M. Stewart, are vice-
presidents; Miss Mona Prentice is sec-
retary; Miss Barbara Cowans is as-
sistant-secretary; Mrs. E. R. W.
Hebden is honorary-treasurer; Mrs.
Earle Spafford is first directress; Mrs.
George Hubbard is second directress
and Mrs. Hubert Pasmore, third
directress.

Mr. J. W. McConnell was chairman
of the ball committee. In the ab-
sence of Lady Meredith, who is in
Florida, and Lady Holt, who is at
her winter home in Nassau, the guests
were received by Mrs. Walter M.
Stewart, Mrs. Earle Spafford, Mrs.
George Hubbard and Mrs. Hubert M.
Pasmore.

Patronesses for the ball were: Mrs.
E. L. Patenaude, Mrs. C. C. Ballan-
tyne, Mrs. Pierre F. Casgrain, Mrs. R.
A. E. Greenfield, Lady Atholstan,
the Hon. Marguerite Shaughnessy,
Lady Drummond, Lady Gordon, Mrs.
A. A. Magee, Mrs. Lewis W. Douglas,
Mrs. W. W. Chipman, Mrs. J. R.
Fraser, Mrs. N. J. Dawes, Mrs. Arthur
Drummond, Mrs. J. W. McConnell,
Mrs. Ross H. McMaster, Mrs. A. B.
Purvis, and Mrs. F. N. Southam.

The members of the committee
were Mrs. R. E. Aikman, Mrs. W. A.
Bishop, Mrs. Rutherford Caverhill,
Mrs. J. R. Fraser, Mrs. A. F. Culver,
Mrs. Sidney Davies, Mrs. F. Curzon
Dobell, Mrs. G. Blair Gordon, Hon.
Mrs. B. M. Hallward, Mrs. T. B.
Heney, Mrs. D. M. Hodgson, Hon.
Mrs. A. K. Hugessen, Mrs. W. K. G.
Lyman, Mrs. N. L. C. Mather, Mrs.
H. C. MacDougall, Mrs. E. A. Mac-
Kenzie, Mrs. E. A. Millar, Mrs. Wilson
McConnell, Mrs. W. D. McLennan,
Mrs. T. H. P. Molson, Mrs. Aird Nes-
bitt, Mrs. A. T. Paterson, Mrs. F. R.
Peverley, Mrs. N. A. Prentice, Mrs.



MISS GRETA CONSTANCE MAC-
DONALD, daughter of Senator John
Anthony Macdonald and Mrs. Mac-
donald of Shediac, N.B., and Toronto,
whose engagement to Mr. Harry B.
Tindale, son of Mr. and Mrs. Harry
Franklin Tindale of Toronto, was re-
cently announced.
—Photograph by Stephen Jones.

T. T. McG. Stoker, Mrs. C. V. M.
Townsend, Mrs. A. Murray Vaughan,
Mrs. W. W. Ogilvie, and Mrs. Stephen
White.

Belgian Ball

THE annual Belgian Ball is being
held in Montreal under the distin-
guished patronage of Their Excel-
lencies the Governor-General and the
Lady Tweedsmuir and under the
honorary presidency of Baron Silver-
cruys, Belgian Minister to Canada, on
Saturday evening, February 18, at the
Mount Royal Hotel.

"Peter, Peter"

THE Children's Theatre Group of
the Junior League of Toronto will
present a morning and afternoon per-
formance of "Peter, Peter, Pumpkin
Eater" at the Margaret Eaton
Theatre, Toronto, on Saturday, Feb-
ruary 18. The afternoon perform-
ance, for which there is only a
nominal admission charge, is for chil-
dren of the downtown districts whose
opportunities for seeing good plays are
limited. The play is by Martha Keene,
a pupil of Mrs. Shorpenning, director
of the Goodman Theatre of Chicago,
and the cast includes: Miss Mary
Mitchell, Mrs. Bruce Ross, Mrs. Arch-
bald Brown, Mrs. Bruce Taylor, Mrs.



PERSONNEL OF THIS SMILING TRIO, from left to right: Miss Helen
Rollo, Miss Helen Warren and Miss Margaret Law of Winnipeg. Despite the
fact that Winnipeg is the hub of one of the largest stretches of level prairie on
the continent, it is also the home of one of the most active ski clubs in the
Dominion.
—Photograph by Harry Rowed.

Simpson's INTRODUCES



The 1939 mode calls for a silhouette where both the hips
and the curve of the back are harmoniously softened,
yet constantly controlled. The new "Silhouette Lelong"
achieves this youthful symmetry and control by an ex-
clusive Fabric Boning idea. These foundation garments
were adapted by the celebrated Paris couturier, Lucien
Lelong, for the mannequins in his Paris salon. Simpson's
is introducing them to Toronto women; they are made
exclusively by the Dominion Corset Company of Canada.

SECOND FLOOR

Guards' Ball

AMONG the distinguished guests
attending the Canadian Grenadier
Guards' Ball at Montreal, on Feb. 17
are: Lieutenant-Colonel and Mrs. R.
M. Gossline, Major and Mrs. F. C.
Hanington, Captain and Mrs. K. J.
Bjorn, Major and Mrs. J. W. H. G.
H. van den Berg, Brigadier-General
F. S. Meighen, C.M.G., V.D.; Major
and Mrs. H. C. Griffith, E.D.; Colonel
and Mrs. A. E. D. Tremain, Lieut-
Colonel and Mrs. W. G. H. Wurtele,
Major and Mrs. M. V. Sadleir, Colonel
and Mrs. G. V. Whitehead, Captain
and Mrs. G. E. Wight, Commander
and Mrs. Frederick E. King, Major-
General W. W. P. Gibbons, C.M.G.,
D.S.O., O.B.E.; Major V. W. Hugman,
Miss Phyllis Daniels, Captain and
Mrs. W. W. Goforth, Colonel and Mrs.
C. B. Price, Major M. J. Joyce, and
Major A. J. Kerry.

Wearing o' the Green

SHAMROCK, Irish roses, the regi-
mental colors and Union Jacks will
decorate the ballroom of the Royal
York, Toronto, on the evening of
March 17, when the officers of the
Irish Regiment of Canada (M.G.) will
be hosts at the regiment's annual
dance in celebration of St. Patrick's

R. A. Armstrong, Mrs. Robert Fowler,
V.D., Officer Commanding, and Mrs.
Burns Lind and Mrs. T. W. Wat-
son are joint chairmen. The com-
mittee in charge includes: Mrs. Mait-
land McIntosh, costumes; Mrs. A. B.
Matthews, scenery; Mrs. James
Grant, properties; Miss Elsie Clark-
son, stage manager; Mrs. Lawrence
Grout, business manager.



MRS. ARTHUR EDWARD CLEEVE
HORNE of Toronto, who, before her
recent marriage, was Miss Jean Mil-
dred Harris, daughter of Mr. and Mrs.
W. T. Harris. Mr. Horne is the son
of Major and Mrs. A. C. W. Horne
of Toronto.
—Photograph by Stephen Jones.

Col. Alan Cockeram, D.S.O., Captain
C. H. Punched, Captain T. V. Phil-
lips, Major L. A. Smallwood, Major
G. L. Adams, Lieutenant G. A. Lasher,
Captain W. A. Dunlop, M.C., Captain
R. J. Henderson, Lieutenant J. Bon-
ville-Humphreys and Lieutenant N.
Browne.

"Not-Out"

MR. and Mrs. T. A. Pugsley and Mr.
and Mrs. Elton Johnson, of Tor-
onto, are entertaining at a not-out
dance in honor of the latter's daugh-
ters, Miss Peggy Johnson and Miss
Druce Johnson, at the Toronto Skating
Club on Friday evening, February 17.

TRAVELERS

Major-General the Hon. and Mrs.
A. D. McRae, of Vancouver, spent
some time in Winnipeg en route to
New York City, from which point
Mrs. McRae sailed by the Amsterdam
on a cruise to South America. General
McRae has gone to Ottawa for the
parliamentary session.

Lieut.-Colonel and Mrs. J. S.
O'Meara, who have been abroad for
some weeks, have sailed on their re-
turn to Quebec. While abroad they
visited their nieces the Countess of
Minto and the Countess of Haldington
in Scotland.

Colonel James Ramsey and Mrs.
Ramsey have closed their house at
Nassau, the Bahamas, and have sailed
on the Gripsholm for Africa. In the
spring they will go to their summer
home in Edmonton.



Give baby this grand start on semi-solid foods

Only mothers of babies just beginning to take semi-solid foods can know what a downright blessing Heinz Strained Foods are. Every day, more and more mothers discover their convenience, their wonderful freshness and high quality. Babies love their natural flavour, the day-to-day uniformity of taste and texture. Ready to heat and use. Get a supply from your dealer today.

12 KINDS—Strained Vegetable Soup • Tomatoes • Peas • Mixed Greens • Spinach • Beets • Green Beans • Carrots • Prunes • Apricots and Apple Sauce • Cereals • Beef and Liver Soups.

Write for "What Shall I Feed My Baby?" an interesting book for mothers. It's free. H. J. Heinz Company, Dept. S92, Toronto.



Science says your health demands protection from injurious cigarette smoke substance.

[See Reader's Digest Nov. issue]

Extra "Quality" tobacco and a FRESH, NEW filter for every smoke

with **EXPORT A** FILTER TIP Cigarettes SAFEGUARD HEALTH



AT HOME OR IN RESTAURANT Needs **LEA & PERRINS SAUCE**



Insist on **BOVRIL** BRAND CUBES for delicious gravy, soups and stews.



HERE IS THE INVENTOR of the Riviera's newest and most fascinating sport—shooting fish. Mr. and Mrs. Kramarenko demonstrate the "gun" which is much like a fishing rod. To add to the fun the fisherman, wearing special goggles, enters the water to retrieve his "catch".

CANADIANS IN LONDON

Quiet Spot in a Greatly Troubled City

BY MARY GOLDIE

A THOUGHT which has been in my mind all during this past week is one which I am certain is in the minds of many other people at the present time. "To find a secluded, sunny, peaceful corner of the world, to set sail for it immediately and to remain in it for ever!" Most tempting has been this thought during a week which has almost excelled any other, except a famous one in September of last year, for dreariness and depression. The charwoman in an office summed it up perfectly this morning when she said to me (they are at present building a bomb-proof room there and consequently the flying dust is proving a bane to her) that we had three things to depress us this week—dirt, weather and war. That she should have put them into that singular order is only because she is, of necessity, most interested in the first on the list! But there it is, dirt, weather and war. The weather has been abominable—never a ray of light in the long days and then yesterday snow and sleet and cold until one shivered at the very marrow of one's bones. Added to all this, too, is a symptom of the approach of another crisis. The awful uncertainty hanging over everyone's head does not make for pleasant living. And so I have my dream of a sunny and peaceful corner of the earth where I will be warm and where I shall not hear one word of international affairs. Alas, where can such a place be found?

Yet I found it, temporarily at least, here in London itself. I went to the Covent Garden Flower Market early one morning this week, because I felt I just couldn't stand one more day without a glimpse of something cheerful and bright. There, tucked away beside the ancient home of opera, I found spring and beauty. There I saw row after row after row of daffodils, tulips, mimosa, lilies, and a hundred other varieties of flowers. To come into this burst of beauty out of a murky, damp London morning is like actually arriving at an island of peace. Covent Garden Market is a world of its own. The stall tenders are those amusing, gentle and wonderful Cockneys whose remarks are worthy of publication in the greatest of humorous magazines. One is in a sea of flowers and is overcome not only by their beauty, but by their fragrance. The temptation to buy more and more is very great—because the prices are low and because by spending a few shillings, one can take a bit of this flower paradise into the black and depressing world.

IN THE great theatre world of London there are one or two theatres which devote themselves to productions of the classics or of other plays which would not flourish in the West

End, but which draw large crowds to these special homes of acting. The audiences are quite different from the audiences of the more fashionable play houses; they remind one of the gallery listeners at a symphony concert—people not "social" but with a great love and interest in the things of the musical or theatrical world. Such a theatre is the Westminster where a Canadian from Montreal is now playing a role in Strindberg's "Miss Julie," the first of three short plays being given daily at that theatre. Miss Rosanna Todd has been in England for some time and before coming to London was playing with the Cambridge Repertory Theatre. Her slight but natural difficulty in finding a place in the London theatre world has now been overcome. "Miss Julie" has only just commenced its run, but Miss Todd was, before that, in "Marco Millions" at the same theatre.

THERE were a great many Canadians present at the "farewell" reception given by the Hon. and Mrs. Vincent Massey for Colonel and Madame Vanier before their departure to Paris. Among the guests I noticed Sir Edward Peacock, G.C.V.O., who is such an important figure in English financial and industrial circles. Sir Edward was born in Glengarry and educated at Queen's University. He was Senior House Master at Upper Canada College for some years. He then came to England and is now a Director of Baring Brothers & Company and of the Bank of England; Lieutenant of the City of London and has been Receiver-General of the Duchy of Cornwall since 1929. He takes great interest in things Canadian and attends many functions in connection with the many Canadian societies which are in existence here.

I RECEIVED through the mail the other day, a pamphlet containing an account of the visit to Canada in 1938 of Sir Firoz Khan Noon, High Commissioner for India in London, written by himself. The reading matter was most interesting because it was pleasant to hear how Sir Firoz Khan Noon enjoyed his Canadian visit and how much he appreciated the Canadian hospitality, and because it brought out many points of comparison between Canada and India. There were answers to many questions about that great country about which many of us, unfortunately, know so little. Sir Firoz Khan Noon says at the beginning of his account: "My sole object in going to Canada was to try and bring the hearts of the Canadian and the Indian people closer together. Since we owe allegiance to the same King and are

parts of the same Empire, the more we understand each other the better it will be for our future progress. There are many misunderstandings about India and its people not only in Europe but also within the British Empire, and I do feel that I have left Canada a country which understands India and her position in the Empire better than before."

MISS MOLLY MOONEY, a Canadian soprano who recently broadcast on the Empire Transmission, comes from Port Arthur. She won various awards at Canadian musical festivals before coming to London with a scholarship for the Royal College of Music and since coming here, has done much opera and concert work in London and the English provinces. For some time Miss Mooney was a member of the Vic-Wells Opera Company, which gives light opera at Sadler's Wells theatre in London. This theatre is connected with the Old Vic, that much-loved and historical theatre situated in the Waterloo Road, which did such good work under the leadership of Miss Lillian Bayliss.

TRAVELERS

The Hon. and Mrs. George Lynch-Staunton, of Hamilton, Ont., have gone to Sea Island, Georgia, where they will spend some time.

Mrs. William Hendrie, of Hamilton, Ont., joined Mrs. Colin Campbell in New York en route to Naples, Florida, where they will be the guests of Mr. George M. Hendrie for several weeks.

Concerning Food

Why Pay For a Permanent?

BY CYNTHIA BROWN

WHEN I was young and had very straight long hair, and dinner was a tedious desert to be crossed somehow, carrots used to be given to me with the lying promise, "Eat them up and your hair will curl." Sometimes as I sit under those roaring infernos called driers, waiting for a small amount of curl to be forced onto my still straight locks, I think about all those carrots I swallowed, with the help of gulps of water—"Don't drink with your mouth full, dear!"—and I wonder just how that particular lie got under way. I suppose some hard pressed mother invented it, and when her false brain child became an international rumor she never bothered to deny it. Oh lady, I hope the bogey man got you!

Of course it is possible that more carrots might have given, if not curls, at least a glossy wave. I was told about the curls so often that I still really believe it, something like prenatal influence but not quite. Carrots and crusts were the things which were going to keep me from the permanent wave machine. If only I had ploughed through some more I might never have been strung to the ceiling with each hair pulling, or come away from the hairdresser feeling that curls were fine, but the baked brains also provided by the management were no good to anyone. Children, eat your carrots. It is a lie, but it is a telling piece of enemy propaganda.

Nice little carrots pulled up in your own garden, and dropped into the pot are a different story. Apply a little butter and the vegetable problem is solved. It is not about those delicacies I'm talking, it's the ones who long since lost their greenery, and which you buy on the days when imported fresh vegetables put too much of a hole in the week's budget. Treat them very carefully and they are good food, and said to be bursting with a large number of those vitamins which make us grow bigger and better.

In Music it's Tone
In TEA it's Flavour

'SALADA' TEA

A good MIXER

Pure concentrated juice of ripe Canadian Concord Grapes. For a pleasing change try it blended with other juices. A good "mixer" — four suggestions for serving printed on the label. Makes a delicious, healthful drink for everybody.

AYLMER NATURAL FLAVOUR GRAPE JUICE

Carrots a la King

MAKE a thinnish white sauce with four tablespoons of butter and four of flour, salt, pepper, and two cups of milk. When the sauce has thickened put it in the double boiler and add 1 teaspoonful of grated onion, 1 tablespoonful of diced celery, 1 tablespoonful of minced parsley, and 1 tablespoonful of chopped pimento. Let this sauce cook for half an hour, and then pour it over 4 cupfuls of diced carrots which have been cooked until they are tender, and carefully drained.

Carrots and Peas

DICE the carrots, or cut them up in long slices or rounds if you prefer it, and boil them until they are tender. Boil separately a pound of fresh green peas. Mix them just before serving and put on plenty of melted butter. You can do this with tinned peas too, and indeed some canners give you the mixture mixed in the tin, and it is a good one to have on the emergency shelf.

There are people who put carrots in puddings, cakes and jam, and who beam at their own cleverness, as they tell the secret to you. Personally I think I prefer carrots in the vegetable dish, but if you like a not too rich plum pudding this is an excellent recipe.

Carrot Pudding

1 cup of flour
1 cup of raw potato
1 cup of grated carrot
1 cup of white sugar
1 cup of seeded raisins
1 cup of currants
1 cup of butter
1 teaspoon of cinnamon
1 teaspoon of nutmeg
1 teaspoon of cloves
1 teaspoon of soda.



MRS. J. E. CASSAN of Toronto, who was presented at the recent Drawing Room.

GRATE the carrot and the potato. Cream the sugar and butter well, and add the carrots and half of the potatoes. Stir thoroughly. Sprinkle the fruit with flour and add it to the mixture, then add the flour and spices sifted together. Last of all add the other half cupful of potato into which has been mixed the soda. Mix the whole thing together lightly, pour it into buttered bowls, tie down and steam for three hours.

THE parsnip is another vegetable which many people despise, but on the other hand a lot of people like parsnips, and if you like them at all you are very fond of that queer flavor. Diced and boiled separately, and then mixed with carrots with a good allowance of butter they will pass anywhere. You can do the same thing with turnips too, and save money on your vegetable allowance.

Mr. and Mrs. Wilson Southam have left Ottawa to spend the remainder of the winter in Florida.

THE LONDON LETTER

Preparedness at Last Taken Seriously

BY P.O'D.

London, Jan. 23

ONCE more our minds are filled with thoughts of war. We are getting ready for the Spring Crisis. Tonight the Prime Minister is to give a broadcast on National Service. Sir John Anderson has been telling us all about evacuation and steel shelters. Sir Auckland Geddes has been warning people that it might be a good idea to start hoarding food. Mr. Leslie Hore-Belisha has been having his picture taken hundreds of times every day—inspecting troops, inspecting munition factories, making speeches, always debonair, always smiling. Cheerful bloke!

This may, of course, just be one more crisis in the series. That is what we all hope. But then again it may not, and so this business of preparing and training and taking registers of man-power and accommodation and food and all the rest of it—all these are part of the things that must be done.

The people generally are devoting themselves to the work with a quite impressive energy. Almost everyone you meet—every man, I mean—is either training once more with his old regiment, or taking an A.R.P. course, getting ready in one way or another. And the women are preparing, too.

Every day brings out a new plan for the mobilization of something or other. The latest has just been announced by Mr. Burgin, the Minister of Transport. It is for the half million or so of delivery cars in the country. They are to be formed into working groups for war purposes—groups of anything from 25 to 100 cars—so that the distribution of necessary goods can be carried on in each district with the minimum of waste effort, and especially with the minimum of petrol.

The scheme is at present a purely voluntary one, but oil and petrol will be severely rationed in case of emergency. The man who doesn't belong to a group will probably find that he won't be able to run his van at all. So will the private car-owners, but there is no way out for them. They will simply have to put the blocks under the old 'bus, and let it stand—for the duration probably. Unless, of course, it is commandeered, as is likely enough. War is certainly hell, but it will apparently do a lot for the encouragement of pedestrianism.

Not Nice People

PERHAPS we shouldn't waste too much time being sorry for motorists. As a class, they are not really nice people. So at least Sir Philip Game, the metropolitan Commissioner of Police, seems to think. He issued a report from Scotland Yard the other day to the effect that the new system of "courtesy cops" on the road had not proved very effective. No good being polite and patient with the brutes! Just bat them over the head with a truncheon and drag them off before the "beaks."

Naturally Sir Philip didn't put it quite so crudely as that. "The policy of persuasion and education, as opposed to prosecution," he said, "has been actively pursued throughout 1934. The results of both the experimental work and the general policy are disappointing."

Down in Lancashire, where the system was first tried out, the results were almost startling, they were so good. Midlanders may look tough, and they may talk tough, but their hearts are like the hearts of little children—only much more tender. All a traffic policeman has to do to an offending Lancashire motorist, it seems, is to speak nicely and kindly to him, and the poor fellow bursts into tears and becomes a changed driver from there on.

But it doesn't work like that in London. Far be it from me to suggest a reason—unless it be that Londoners are so accustomed to courtesy that it doesn't startle them out of their self-complacency in the same way. Not for worlds would I admit that London hearts are harder than those of Wigan or Rochdale. But the hard fact remains that a policy of appeasement seems to have about the same effect on a London motorist that it has on Herr Hitler or Signor Mussolini.

Sir Philip Game says that he intends to go on trying for a while longer, but there is an acid tone in his voice and a nasty look in his eye as he says it.

The New Ships

IN A WORLD whose nights are made dreadful by visions of war and destruction, of trade depression and national calamities of all sorts, it is very heartening to come now and then on a really cheerful item. I discovered one the other day—an account of the new liners that will go into commission in this country during the next few months. Things surely cannot be so bad as the groaning Jeremiahs would have us believe, when the great shipping companies are willing to engage in new undertakings of such magnitude.

There is, for instance, the new Mauretania, which will make her maiden voyage next June or thereabout—supposing, of course, that international complications do not make a hash of all such plans. Her home port will be at Woolwich, and, with her 34,000 tons, she will be the biggest ship using "London River," as the sailormen like to call the Thames. Another big ship, which will go into commission next month, is the Dominion Monarch of the Shaw, Savill Line. It is said that she will be the most powerful motor-ship afloat. She is due to make her maiden voyage to South Africa and Australia on February 17th.

The Royal Mail Company is finishing its 26,000-ton Andes for the



HIS LORDSHIP IS TELEVIEWED. Rt. Rev. A. L. Fleming, D.D., Bishop of the Arctic, describes his diocese which covers two and a quarter million square miles for the benefit of English lookers and listeners from the Alexandra Palace Television studios of the British Broadcasting Corporation.

service between Southampton and Buenos Aires, but she will not go into service until next September.

The Union Castle Line, whose 27,000-ton Cape Town Castle made her maiden trip last year, are adding two new ships to their fleet. The P. & O. and the Bibby Line are also building. But it is a little less cheerfully significant that several of the new ships are troop ships.

Let us not be depressed by that, however—troop ships are always in demand. The main point is that our great shipping companies are building big passenger liners. They are displaying a confidence in the future that is very pleasant and heartening. Stout fellows!

Star Gazing Flourishes

I SUPPOSE one shouldn't look for much sense of humor in astronomers. The contemplation of the majestic panorama of the heavens is apt to dwarf and shrivel one's sense of "the fun, the surprises, the jolly little coarsenesses of life," as H. G. Wells has somewhere or other described it. The gaze of the astronomer is fixed high above the "merry, immediate things."

None the less, it does seem a little absurd for the Astronomer Royal, Dr. Spencer Jones, to take the B.B.C. to task for permitting an astrologer to broadcast. He is probably quite right in his insistence that astrology is "entirely devoid of scientific foundation." But, after all, if there are enough simpletons left in the world to take an interest in horoscopes and the "houses" of the stars, the "lords" and "ascendants," and all the rest of the

ancient bunkum, there is surely very little harm in indulging their absurdities to the extent of telling them about the alleged "science." A superstition so old as this has surely acquired a measure of respectability.

As a matter of fact, astronomers have good reason to take a friendly view of astrology. However much austere scientific persons like Dr. Spencer Jones may dislike to admit it, that is where and how astronomy really started.

In ancient times people studied the stars to find out whether they ought to go on a journey, or declare war, or merely marry another wife. But they did study them, and that is how it all began. If there had been no astrology, the world might have had to wait much longer for its Galileos and Newtons and Einsteins.

Of course, what really worries Dr. Jones and other earnest thinkers, including a number of eminent divines, is that there is at present in this country a real cult of astrology. One or two of the great newspapers have even found it useful to employ a staff astrologer, who is kept busy prophesying for all he or she is worth. Apparently, not worth very much.

Nearly all their major prophecies have been hilariously wrong. The reign of King Edward VIII, for instance. All of them crashed on that unexpected reef. It should have put most of them out of business. But you can't argue about superstitions. The faithful go on believing in spite of everything—especially at a time like this, when people are ready to believe almost anything. Why not let them? If they can get any fun or consolation out of it, it is all to the good.

WORLD OF ART

Thomson, MacDonald and Others

BY GRAHAM McINNES

IT IS always a delight to see the sketches of Tom Thomson and J. E. H. MacDonald, and we should be grateful to Mellors Galleries for giving us a further opportunity to compare and contrast these two very Canadian painters. The current show contains eight Thomson and twenty-five MacDonald sketches, together with a number of canvases. The latter are interesting. "Mount Odegar" is one of the best realized Rocky Mountain studies I have ever seen—but it is the sketches that fascinate. How close the two men appear! "Woods, Roche's Point" might almost be a Thomson, and one could take "Cliffs near Petewawa" for a MacDonald. Both painters have a brilliant, lyric, sure touch. But MacDonald is softer, richer, more lush, while Thomson is sharper, more sinewy and stark. In the last resort I would venture the opinion that MacDonald was the better painter, and Thomson the greater artist. But as "T.M." points out in the catalogue: "Both are ardent nationalists and without complex artistic theories they tried to represent their country as simply and effectively as they could." The period in which both men worked produced some of our strongest art. The foreword suggests that this was because "it was man's work, fresh and natural as March sunshine at 20 below" and because art was not "associated with tea and cocktail parties as it is now." This is the rankest nonsense. Fine art is independent of the weather and of what artists drink. It is produced when sincere and sensitive men feel strongly and set down their feelings in paint on canvas. Thomson and MacDonald were sin-

cere, sensitive men who felt strongly and that is why their art is fine.

At the Women's Art Association, 23 Prince Arthur Avenue, Lawren Harris Jr. is having a long-overdue one-man show. On the whole it increases the feeling of perplexity with which his work usually confronts the observer. Mr. Harris has the merits of overwhelming honesty and simple directness; he is also an accomplished technician with a solid background of everything—especially at a time like this, when people are ready to believe almost anything. Why not let them? If they can get any fun or consolation out of it, it is all to the good.

Upstairs the Women Sketch Hunters of Alberta go about their work with great dash and enthusiasm. Miss Ruby Brown provides a pleasing study of a Calgary bridge, Gwen K. Lamont shows a professional touch in her ably designed "Puppet Show," Mrs. Laura Reid goes for Lake Louise hammer

EATON MADE-TO-MEASURE CLOTHES

Introduce MAN-STYLED SUITS For Women - For Misses

- Men's wool fabrics to choose from. Flannels! Worsteds! Tweeds! Serges!
- Men's hand-cut quality!
- Plenty of man's style! Same handsome set to the shoulders!
- 4 smart styles! 2 skirt types to choose from! Sizes 12 to 40.

Drape styling is the important note in mannish styled Women's Suits for Spring! It's Drape styling that gives the dash... the handsome set to the shoulders and a masculine swing to the suit in general! And that's what Men's EATON MADE Clothes Shop can give you in mannish-tailored Spring suits for women. You'll find them a big style success! Come in to-morrow! Make your choice while the fabric selection is at its best! Your woman's suit will be hand-cut to your very own measurements with all the masculine dash and smart "drape" of a man's clothes.

MADE-TO-MEASURE
SUIT
\$25

REG. \$29.50 and \$35

PURCHASE THESE SUITS ON EATON'S BUDGET PLAN TERMS, IF YOU WISH

Men's Made-to-Measure Shop, Second Floor, Main Store
THE T. EATON CO. LIMITED



and tongs and does very well indeed, and Mrs. Kaufman hits on the brilliant idea of using insulating board for her frames. This is amateur work at its most joyous.

Caven Atkins Progresses

IF YOU want to see a fresh, firm and vital little exhibition, go to Caven Atkins's current show at the Picture Loan Society, 3 Charles Street West. Mr. Atkins has emerged from his period of rather painful and edgy experiment to the command of a style which is completely his own. He has something important to say and says it well, and that is enough to make him someone to be reckoned with among the younger Canadian artists.

The exhibition consists of still-life and landscape. The landscapes are fresh, clearly felt water-color studies in which the lyric element predominates. There are also a few canvases. One of these—a view of the St. Lawrence and the valley of the Gouffre near Baie St. Paul—seems to me to

achieve a new statement as regards Quebec. Mr. Atkins has used the strong rhythmic accents of this abrupt and hilly country, but has knifed them together with a firmness and simplicity that create a majestic and structurally solid whole. And he has done this without sacrificing charm. The still-lives are excellent. Those in oil are richly felt; those in water-color are of great delicacy and subtle color. I wish I could write more about this show, for I'm convinced that Mr. Atkins is an important person.

A COLLECTION of nineteen sketches by Leonardo da Vinci will shortly be sent from Windsor Castle to Milan, for inclusion in the Leonardo Exhibition, which will open in the Spring.

Other works, some by the artist himself and others by his pupils, will be sent from the British Museum, from Oxford and from private collections. Important works of art are also being lent by France, Germany and U.S.A.

Leonardo's life was one vast ques-

tion. Mathematics, astronomy, geology, geography, botany, medicine, anatomy, hydraulics, music, aerodynamics, sculpture and architecture came within his province and to each he made his contribution. One of the curiosities of the Exhibition will be a motor car constructed on designs found in Leonardo's notebooks.

The Exhibition to be held in Milan (from May 9 to Sept. 30) marks the 420th anniversary of Leonardo da Vinci's death. Special arrangements will be made for visits to the Church of Santa Maria delle Grazie, where Leonardo's most famous painting "The Last Supper" will be seen.

LOVERS of work by the late Paul Peel and no doubt there are many—will be interested to learn that several of his paintings are now in the market, owing to a death in the family. Those desirous of more detailed information may obtain it by writing to Lieut. Alfred R. Peel, 6016 35th Avenue N.E., Seattle, Wash., who has charge of the disposal of the works in question.



FULL CRY

A Famous Sporting Print by H. Alken

WHEREVER Britons have gone across the World, they have taken with them their ancestral zest for hunting—and in more recent years, their appreciation of Wills's Gold Flake Cigarettes! For it is peculiarly British to prefer the clean, zestful flavour and fragrance of "top grade" Virginia tobacco—to appreciate a cigarette well and firmly made—and to demand in London or the outposts of Empire, the cigarette whose quality never varies. Wherever the Flag flies, men and women alike prefer Gold Flakes—they're as British as fox hunting!

W.D. & H.O. WILLS'
GOLD FLAKE
Plain or Cork Tip CIGARETTES
A shilling in London—a quarter here

TINS OF 50
55c



THE SMOKE OF THE BRITISH EMPIRE